THE

CHICAGO FIRE

AND THE

Insurance Companies,

AN EXHIBIT OF THE

CAPITAL, ASSETS, AND LOSSES

OF THE COMPANIES, TOGETHER WITH

A Graphic Account of the Great Disaster.

NEW YORK AND CHICAGO:
J. H. AND C. M. GOODSELL,
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MAPS OF CHICAGO SHOWING THE BURNED DISTRICT.

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CHARLES L. CUTLER
MEMORIAL
CHICAGO HISTORICAL SOCIETY

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WITHDRAWN

THE INSURANCE COMPANIES AND THE CHICAGO FIRE.

OUR FIRE INSURANCE SYSTEM.

The tremendous losses, resulting from the Chicago fire, sustained by the insurance interest of the country, and the prompt settlement of those losses so far as the companies have been able to meet their liabilities, while they bear testimony to the beneficent mission and great usefulness of this interest, must necessarily lead to greater caution and conservatism in its future management.

It is a mere truism to say, that the benefits of both fire and life insurance should be more widely distributed. But in order to accomplish this, it will be necessary to proceed upon a basis which shall attract capital to the business of insurance, and render it profitable to the insurer as well as the insured. It is useless to expect that capital will flow into this channel from mere considerations of public utility and general benevolence. The men who own or represent capital are noted for their caution, and do not embark their means in extra hazardous enterprises, unless their profits are commensurate with their risks.

Though cheap insurance is certainly a desideratum for the general welfare, there is such a thing as making it too cheap for the safety and advantage of all concerned. This is just what has been done for the last few years, during which we have had the maximum of risks with minimum of rates; and the result has been, (as the history and statistics of fire insurance since the war will show), that the business has become unremunerative, and has been gradually transferred from the strong companies, which had nothing to gain and everything to lose, to the weak ones, which had everything to gain and but little to lose.

While the former have been steadily curtailing their risks,

and limiting their operations to the best property of their own immediate surroundings, the latter, through their agents, have been scattering their policies broadcast throughout the country, without proper discrimination as to the character of their risks. Many of these expanded companies, with small capital and no surplus, have been swept away by this great calamity, while the solid ones, which refused to enter into cheap competition with them, for the most part stand firm as a rock.

The dear-bought experience of hundreds of ruined policy-holders, upon this occasion, will probably teach them that "the cheapest is not always the best," and that our fire insurance system, in order to be efficient, and to practically afford that protection to the community which it professes to guaranty, must be established on a sound and strong foundation. Property-holders cannot expect such sure protection unless they are willing to pay a fair price for it; and by encouraging that cheap competition among insurance agents which is manifestly incompatible with a safe and legitimate business, they only repel and restrict the sphere of those conservative and prudent institutions, which alone are trustworthy, and capable of performing what they promise in such emergencies as the present.

THE DUTY OF THE HOUR.

WHATEVER other effects may follow the recent disaster at Chicago, there is one result which MUST come from this calamity, as matter of vital necessity both for the agents and for the companies they represent. The rates of premium *must be advanced at once to a paying point, and by means of concerted action on the part of all agents* everywhere. We doubt not the agents' recognition of this necessity, nor their disposition to meet it; but action, not theory, is what is wanted, and they should not lose a moment in profiting, by the public engrossment with insurance matters, to organize themselves in a solid phalanx against a relapse of insurance interests into the old channels of ruinous competition.

Widespread as is this disaster, and seriously as it has crippled a number of companies, it is a subject of pride that in the great

majority of cases losses will be promptly settled. And when the facts and figures are finally spread out in authentic form, we may expect a reaction in favor of insurance and its promoters such as will astonish even its most ardent friends. Few companies have failed as regards their policyholders, and those which have suffered heavy loss will reorganize at once, with less financial capital, perhaps, but with a reserve of moral capital and honorable prestige which will make their policies worth more than ever before.

It is the duty of agents as men who, in prosperous times, have reaped the largest share of the harvest, to come promptly to the help of the companies at this juncture, and this they can do by immediately taking steps to make the public realize the value of insurance, and the difference between sound and cheap policies. Already, in many cities and towns the rates have been advanced to an adequate standard.

Rates should be *immediately* doubled everywhere in the United States.

THE GOLDEN OPPORTUNITY.

NEVER was there a better opportunity for earnest agents and sound companies to push their fortunes. By striking while the iron is hot, while the ruins still smoke, a live company may accomplish in the next six months more than it could in ten years, under ordinary circumstances.

Active agents, energetic officers, solvent companies, will now come to the front and carry all before them.

The public is alive to the value of insurance policies which *mean indemnity*, and will not higgle about rates in the light of the Chicago fire and its crushing testimony against cheap and worthless policies.

Now is your chance to enter in and possess the land, gentlemen, officers and agents! The people are running to meet you more than half way. They are anxious for once to pay full cost for insurance, if it only be insurance. Let none of you stand back, while a few live men rush in and gather a harvest in which you should have a share. Advertise, circulate your documents, let your rivalry be only that of getting the best risks *at*

the highest rates, and thus present the insurance companies of the country as a spectacle of bounding elasticity and vitality.

Great as have been the losses at Chicago, there is not a company whose assets justify continuance in business, but can turn this seeming disaster into a positive and permanent benefit. The *prestige* of a company passing through this fiery trial, without succumbing, will be (or should be made) equal, in moral power, to a doubling of its cash capital. See to it that this shall be the result to your own company!

A CORRESPONDENT writing from Hartford discusses as follows the altered condition of fire insurance and fire insurance rates: This disaster will also bring its lesson, for, good and unpalatable as it may be, nevertheless it will be one not only for the benefit, immediate and direct, of the insurance companies themselves, but also, indirectly and eventually, of the people at large. It will learn us to put underwriting on a more lasting and enduring foundation, to set aside the petty jealousies and private rivalries which have hitherto existed much to the detriment of the business, and while there will be, as there must, a general competition, yet it will be based upon system, founded in principle, and tend in no way to lead insurance interests into the paths of recklessness and ruin. As a matter of course this fire will affect the subject of insurance rates, and they will no doubt be advanced. The low rate system which some of our smaller companies have followed has proved disastrous, and the experiment will not probably be tried again. And this we do not regret. A man is always willing to pay a good price for a good article; and, if in future policyholders are charged a larger amount for their insurance, they will not be disposed to grumble at the advance if they know the concern in which they place their risks is pursuing a course which is not experimental and adventurous, but which on the contrary is founded in security and safety, and is dictated by all the reasons which human precaution and foresight can invent to guarantee prosperity and success.

ONE of the newspaper reporters, describing the great fire, says: "Huge blocks of stone were crumbled to dust. The foundations disappeared almost to the bottom stone. The walls were licked up as though of pasteboard, and the huge beams of iron were warped and disappeared like straw. The vaunted fire-proof structures offered also as little resistance as the humblest shanty and went in the common ruin." It may be that this statement requires to be accepted with considerable allowance. But the fact remains, proven incontestibly for the first time,

that a conflagration *may* rise to that degree of intensity which will seriously endanger the most massive structures that man is capable of building. Just as the eternal rocks are swept away by fierce volcanic eruptions. Yet we should not depreciate the value of the so-called "fire-proof" methods of building. A fire-proof building is at worst a barrier to the extension of fire. It checks a conflagration by staying the progress of flame, and, if there be only a sufficient number of these barriers, the duration of the fire cannot be long. Who can doubt, for a moment, that the northern division of Chicago would have been entirely unharmed if in that ill-fated business district in the south side there had been a hundred "fire-proof" buildings, instead merely of two or three?

THE three great conflagrations of modern history have been the great London fire of 1666, burning of Moscow, and burning of Chicago. It is remarkable that the magnitude of these conflagrations was not very far from equal in the number of buildings destroyed. The fire in London consumed 13,200 houses. The Moscow conflagration consumed 11,400 houses. The conflagration in Chicago consumed not far from 15,000 houses. The Chicago conflagration was much more extensive than either of its prototypes in the extent of territory devastated. The burnt district includes nearly four square miles; that of London less than one square mile; that of Moscow considerably more. In the destruction of property, also, the Chicago conflagration has taken the first place in history, the loss amounting in round numbers to $150,000,000. In the rapidity of the conflagration, the Chicago fire is without a parallel. It required sixteen days to burn a square mile of London, and several days and nights to burn a somewhat greater area in Moscow. Twenty hours sufficed to consume four square miles of Chicago, a rate of combustion averaging a square mile every five hours.

THE pluck exhibited by almost all the companies, with reference to the great fire, has been something which falls little short of being sublime. It is not every man who, suddenly cut down from wealth to poverty, will instantly resume active operations and push forward with even greater energy than before. But here are many companies which have lost money by the million, we might almost say, rising out of the ruins, and as eager for the fray as ever. It would be invidious to mention names, even were it worth while, in illustration of the wonderful elasticity and vital force of the companies in this severe ordeal. The country has reason to rejoice that its underwriters are of the unyielding sort, and that, both in spirit and in act, they stretch out the helping hand towards Chicago, although it may seem like the dividing up of their last crust.

The Hartford Courant says, that when New York suffered under the great fire of 1835, the Hartford, Ætna and Protection fire insurance companies were weak, in comparison with the great corporations of these days. At the first word they went to the front and, with the personal credit of their directors backing them, paid promptly every dollar. James G. Bolles was secretary of the Hartford in those days. The stock was only partially paid in. The directors pledged their own means for the remainder, and sent Mr. Bolles to New York to open an agency near the fire. There he settled the claims as fast as possible and gave out that he was still ready to insure. All the New York insurance companies but one had failed. Before all the claims had matured, Mr. Bolles had received enough in premiums to pay them! Mr. Bolles was a man to do his duty if it bankrupted him. But it made the fortune of the company.

It is within bounds to say that in almost every large town in the country *insurance rates are, to-day, not more than half what they should be.* In all the *cities*, this is absolutely the fact, without qualifications. The volume of average loss makes up the main element in the cost of insurance; and, now that the companies are called upon to pay forty or fifty millions on account of Chicago, it is obvious that the *cost of insuring has increased* by just the ratio thus added to the loss ratio of former years. If the $3,500,000 paid to Portland justified doubling the rates in 1866, what shall be said now when rates have again touched bottom and the cost of insurance has actually been quadrupled? The simple test will be to add the cost of the Chicago fire to the average cost of insurance for twenty years past, and then tell us what the rates ought to be?

And now from all parts of the country comes the gratifying intelligence that an universal advance in fire insurance rates has followed the Chicago disaster. The companies which will be able to continue business are none too many, and are none to strong to satisfy the requirements of the business public without this advance in rates.

THE GREAT FIRE.

A COMPREHENSIVE ACCOUNT OF THE CONFLAGRATION.

It was at 9.45 o'clock on Sunday night, October 8, when the bell sounded the alarm from box 342, for a fire which proved to be the most disastrous in the world's history. Flames were discovered in a small stable in the rear of a house on the corner of De Koven and Jefferson streets.

Hardly had the first alarm sounded when it was followed by another from the same box, and this in turn by a third, or general alarm, which summoned to that vicinity every available steam engine in the city.

The Wind

was blowing a perfect gale from the south-southwest. With terrible effect the flames leaped around in mad delight, and seized upon everything combustible. Shed after shed went down, and dwelling houses followed in rapid succession. Block after block gave way, and family after family were driven from their homes. The fire department were powerless to prevent the spreading of the calamity.

At first it was one structure on fire; then another and another were swallowed up in a whirlpool of flames, until finally it was blocks and blocks of buildings which were going down, like grass before the scythe. For upward of fifteen weeks there had been no heavy rains, and the wooden walls were dry like unto tinder in that portion of the doomed city. In vain the firemen fiercely fought the approach of the conflagration. In vain were fences and small houses hurled to the ground. In vain did the vast crowd rush hither and thither trying to save the entire west side. Onward stalked the fiery flame and red-hot air which caused all to flee from before its scorching blasts.

With the heat increased the wind, which came howling across the prairie, until at last there arose a perfect hurricane. Mighty flakes of fire, hot cinders, black, stifling smoke, were driven fiercely at the people, and amid the terrible excitement hundreds of them had their very clothes burned off their backs, as they stood there watching with tearful eyes the going down of so many houses.

When the flames had crossed over to Clinton street, between Ewing and Forquar streets, there were left probably half-a-dozen houses which

seemed to have been forgotten in the excitement of the moment. But they were not permitted to escape the awful flames. Backward swept the red demon, silently and softly, but swift enough to elude all pursuit, and before the terror-stricken multitude could prevent, all these frame buildings were burned to the ground.

The wind continued its roaring fierceness, and house after house was burned. To the left the fire spread forth its heat like the leaves of a fan until all of the eastern side of Jefferson street was enveloped in the furnace. To the right it had been driven with great fierceness, and Clinton street and Canal street and Beach street, and then the railroads which run along the western shore of the south branch were in its grasp. Now was the fire at its fiercest. Upward of 20 blocks were burning. Upward of 1,500 buildings, including outhouses, were on fire. Upward of 500 families were fleeing from the seeming wrath to come. The streets were almost impassable. Carriages, and wagons, and drays and carts, and all sorts of vehicles were brought into requisition, and were speedily loaded with household goods. Empty wagons were filled with freight, and where there were no beasts of burden to draw the load, human hands sprang to the rescue and dragged the property toward the north. Then the fire reached over the street, and while that terrible south-western wind howled onward, it forced its way into the planing mills and the chair factories, and all the other shops which skirted the creek in that portion of west Chicago. Then it got into the lumber yards and into the railroad shops, and the round houses were soon wrapped in its dead embrace. The bricks themselves seemed only additional fuel. The rolling stock in the railroad yards seemed but a bit of kindling which helped along a fire already fiercely intense.

But worst of all the elevators were next in danger. For a few moments it seemed as though one or two of the largest would resist the flames and pass through the fire ordeal unscathed. But this thought was not of long duration, for an instant later and the immense piles were in flames from top to bottom.

Like the advance of a great army the fire moved forward in several columns, and like a powerless but unconquered foe the fire department slowly retreated. But they stubbornly contested every foot of ground and would not surrender, although often almost entirely surrounded by the dread enemy. Then they would cut their way out and retreat for a short distance, only to turn again and hurl their charges of thousands of gallons of water full into the face of the enemy. But no power on earth could stem the torrent. Never did firemen fight more fiercely to conquer, and never before did their heroic efforts seem so utterly in vain.

Suddenly away to the north and east, fully five blocks distant, a small flame broke forth and lighted up the already brilliant heavens. The sight sent an awful shudder to the soul of every man, woman and child who saw it. For a moment every one was spellbound and speechless.

Just where it was, the newly discovered fire, was as yet unknown, but it seemed to be in the neighborhood of the South Side gas works, and there was no one in all that vast concourse of people, but who knew the great danger which was already threatening the other side of the river. Every moment witnessed an increase in the blaze, and presently the outlines of the immense reservoir told the story of its immediate vicinity. The fire marshal at once sent every available engine to the south side, and prepared to follow with the remainder immediately. But the flames mounted higher and the fire grew fiercer, and spread itself out in all directions, until it was impossible to stay its further progress.

SOUTH DIVISION.

As early as twelve o'clock, the air of the extreme south division was hot with the fierce breath of the conflagration. The gale blew savagely, and upon its wings were borne pelting cinders, black driving smoke, blazing bits of timber, and glowing coals. These swept thickly over the river, drifting upon house-tops and drying the wooden buildings along the southern terminus of Market, Franklin, Adams, Monroe and Madison streets still closer to the combustion point for which they were already too well prepared.

The housetops were covered with anxious workers, and cistern streams, tubs and buckets were in constant use to subdue the flying bits of fire that were constantly clinging to shingles and cornices.

The First Foothold

obtained by the destroying angel in the south division was in the tar works adjacent to the gas works, just south of Adams street, and nearly opposite the armory. Almost instantaneously the structure was one livid sheet of flame, emitting a dense volume of thick black smoke that curtained this portion of the city as with the pall of doom. Faster than a man could walk, the flames leaped from house to house until fifth avenue (Wells street) was reached. A steamer or two were sent thither, but their previous experiences were only repeated, and no perceptible check was given to the onward progress of the flames. From the gas works to the point it had now reached, nearly the entire space was filled with small wooden structures, and their demolition was the work of but a few minutes.

The First Great Danger

apprehended from the ignition of the tar was of its communication to the gas works, and in less than ten minutes the entire establishment was on fire, the immense gasometer being completely surrounded by a wall of flame. The danger from its explosion drove the crowds away, and other scenes of equally absorbing interest occupying their attention, when the explosion came, it was witnessed by comparatively a few people, and was,

it is believed, unaccompanied with any fatal results. The grand metre was apparently filled to about half its capacity. Its destruction did not occur until some three hours later.

Apparently but a few minutes subsequent to the ignition of the gas works, the wooden buildings south of the armory were found to be on fire, forming the apex of another widening track of desolation, and very soon joining with the other, the two uniting like twin demons of destruction, the armory helping to glut their fiendish cravings.

It may be of interest here to note the peculiarities of the wind currents and their strange effects. During all this time, as during the entire continuance of the fire, the wind was blowing a gale from a southwesterly direction; and above the tops of the buildings its course from midnight until 4 or 5 o'clock, varied but little, not veering more than one or two points of the compass. To the observer on the street, however, traversing the main thoroughfares and the alleys, the wind would seem to come from every direction. This is easily explained. New centres of intense heat were being continually formed, and the sudden rarification of the air in the different localities and its consequent displacement caused continually artificial currents, which swept around the corners and through the alleys in every direction, often with the fury of a tornado. This will account partly for the rapid widening of the tracks of devastation from their apex to the lake, as well as the phenomenon of the fire — to use a nautical phrase,—"eating into the wind."

THE GRAND PACIFIC HOTEL,

upon which the roof had but just been placed, and which, like the still-born child, was created only for the grave, was among the first of the better class of structures assaulted by the fire. Angered at its imposing front, and scorning the implied durability of its superb dimensions, the flames stormed relentlessly in, above, and around it, until, assured that it was at their absolute mercy, they left it tottering to the earth, and crawled luridly along the street in search of further prey. It was now that the waves of fire began to take upon themselves the mightiest of proportions.

How it was that, while even a hundred buildings might be blazing, others, far in advance of the track of the storm, could not be protected, has not been understood by those who were not despairingly following the course of destruction. It was partly on account of the artificial currents already mentioned, and because the huge tongues of flame actually stretched themselves out upon the pinions of the wind, for acres. Sheets of fire would reach over entire blocks, wrapping in every building inclosed by the four streets bounding them, and scarcely allowing the dwellers in the houses time to dash away unscorched. Hardly twenty minutes had elapsed from the burning of the Pacific hotel before the fire had cut its hot swath through every one of the

magnificent buildings intervening, upon La Salle street, and had fallen mercilessly upon the Chamber of Commerce.

The few heroic workers of the police and fire departments who had not already dropped out of the ranks of fighters from sheer exhaustion, sought to once more check the progress of devastation by the aid of powder. A number of kegs were thrown into the basement of the grand business palace of the Merchants' Insurance company. A slow match was applied, and as the crowd drew back the explosion ensued. A broad, black chasm was opened in the face of the street, but with as little attention to the space intervening as though it had only been across an ordinary alley, the arms of flame swung over the gap, and tore lustily at the rows of banking houses and insurance structures beyond.

THE COURT HOUSE

was now faced with a swaying front of fire on the south and west sides. But as the building was in the centre of an open square, and solidly constructed, it was taken as a matter of course that it would be able to survive, if nothing else should be left standing around it.

"Talk about the Court House," said a leading banker, among the spectators, whose own establishment had already been melted to the very foundations, "it will show to be about the only sound building on the south side to-morrow."

And yet, in another five minutes, a great burning timber, wrenched from the tumbling ruins of a La Salle street edifice, had been hurled in wild fury at the wooden dome of the Court House. As if a thousand slaves of the fire-king had hidden within the fatal structure, awaiting this signal, the flames seemed to leap to simultaneous life in every part of the building, and soon the hot, scorched walls alone remained.

The course of the fire was now directed almost due east for a few minutes, and Hooley's opera house, *The Republican* office and the whole of Washington street to Dearborn was consumed.

CROSBY'S OPERA HOUSE

came next in order. Renovations to the extent of $80,000 had just been instituted in this edifice, and the place was to have been re-dedicated that same night by the Thomas orchestra. The combustible nature of the building caused it to burn with astonishing rapidity, and soon its walls surged in, carrying with them, among other treasures, the contents of three mammoth piano houses and a number of art treasures, including paintings by some of the leading masters of the old and new worlds.

The St. James hotel was next fired, and here, at the corner of State and Madison streets, the two savage currents of fire that had parted company near the Chamber of Commerce joined hideous issue once more. The course of one of these currents has been indicated. The other had swept down Franklin, Wells and La Salle streets to the main

banks of the river, swallowing elevators, banks, trade palaces, the Briggs, Sherman, Tremont and other large hotels, Wood's museum, the beautiful structures of Lake and Randolph streets, and the entire surface comprised between Market, South Water, Washington and State streets.

Many lives were known to have been lost up to this time. But in the infernal furnace into which Chicago had been turned, it was impossible to conjecture or dare to imagine how many. The heat, more intense than anything that had ever been described in the annals of broadspread conflagrations of the past, had fairly crumbled to hot dust and ashes the heaviest of building stone. Of what chance was there then of ever finding the remains of lost humanity by those who were already inquiring, with mad anxiety, for the missing ones? But all thoughts of others soon began to vanish in fears for the safety of the living. The stoutest of masonry and thickest of iron had disappeared like wax before the blast.

Field & Leiter's magnificent store, second only in size and value of contents to one dry-goods house in the land, was already in flames. The streets were now crammed with vehicles conveying away valuables, and the sidewalks were running over with jostling men and women, all in a dazed, wild strife for the salvation of self, friends and property. The thieving horror had not yet broken out, and up to this time there had been a common, noble striving to aid the sufferers and stay the march of the furious flames.

Crackling and howling demoniacally at the ruin and misery left behind, eager for more valuable prey, the flames sped on, taking in their course—the track continually widening from the causes mentioned above—Farwell hall and the elegant stone structures surrounding it, and all the newspaper offices except that of *The Tribune*, leaving nothing behind but the grandest ruins the world ever saw.

The block bounded by Dearborn, Washington, State and Madison streets was some little time in burning. Indeed, after the corner occupied by the Union Trust and Savings institution had burned, it was believed that the large vacant lot created a short time before by the tearing down of the old Dearborn school, would save Mayo's corner and the St. Denis hotel. But the fire, in spite of the terrible strength of the wind in the other direction, eventually contrived to beat up against the gale, and, by devouring the stores of Gossage and others, on the west side of State, and the book houses of Griggs, Keen & Cooke, and the Western News company, on the east side, to blister the St. Denis to the igniting point, and then McVicker's theatre and *The Tribune* building formed the northern boundary of the south division.

It was here that the few workers now left with courage enough to contest with miserable fortune made their final stand. *The Tribune* building was believed to be fire-proof if any structure devised by man could be proof against such a combination of the elements as was now raging.

THE POSTOFFICE

had yielded to the assault and was only a smouldering ruin, and from away down to the devastated depot of the Illinois Central the flames had pushed back until they interlocked once more at the custom-house with the fire that had torn its way from the Michigan Central depot. Surrounded by

THE ENEMY ON EVERY QUARTER,

and having held proudly up against the attack till long after daybreak, there was the same sad capitulations enacted here that had been the story of the entire night. McVicker's yielded first and was instantly a heap of brick and ashes, and *The Tribune* structure was not long in following, the walls of this latter structure, with those of the Custom House, First National bank, and Court House proving the most stubborn evidences of the worth of the architect's skill remaining in Chicago. Up to this time, the elegant and costly row of buildings on Dearborn street north of the Postoffice had escaped. They included the two Honore structures, the Bigelow house, which was soon to have been opened, and the DeHaven block, the latter extending from Quincy to Jackson street. The two blocks bounded by Monroe, State, Jackson and Dearborn streets, that resting on Jackson street, including the Palmer house and the Academy of Design, were also intact. A new line of flame, however, had been formed some distance to the southward of the armory and west of the Michigan Southern depot, and was sweeping on in its mad, resistless career, and it was felt that the above mentioned property was in the greatest peril.

THE DEPOT,

a noble stone structure, upon which great reliance was placed for the safety of the adjacent property to the eastward, made but a feeble resistance, and soon, with a large number of passenger cars inside, was in ruins. The large row of wooden tenements on Griswold street, fronting the depot on the east, succumbed at once, presenting a wall of fire of the length of the depot. It burned rapidly through to Third avenue, but at that point the wind, which had begun to show a changeableness it had not previously exhibited, veered to a point considerably east of south, in which quarter it remained for some time. Encouraged by this,

A DESPERATE FIGHT

was made on Third avenue, and for some minutes, minutes that seemed hours in the torturing alternations of hope and fear, the fiery monster was held at bay. The stone yards on La Salle street also temporarily checked the progress of the fire south. Thousands of people occupying the large tract from Third avenue and Dearborn street to the lake watched, with anxious countenances and bated breath, the result of the battle that was to decide the fate of their homes. The wind benignly continued to blow from the same quarter, and the hopes that had been raised, slight at first, grew stronger. It was

AN AWFUL CRISIS.

At no period in the history of that terrible day were more momentous interests trembling in the balance. The occupants of the Michgan avenue palaces and the humble cottagers were there side by side, breathing supplications and agonizing prayers that their hearthstones might be spared.

The Christian Brothers' school, at the corner of Van Buren street and Third avenue, a massive brick structure, was soon ignited, but its walls proved sound and strong, and the interior was almost entirely burned before they fell. New hopes were born of this, but only to be succeeded by the blankest despair.

And the suspense was not for long. Making a clean skip over the DeHaven block, a shower of fire-brands, hurled thither by a treacherous gust of wind, alighted on the roof of the Bigelow house, and that magnificent building was soon a seething furnace of flame, quickly followed by the two Honore buildings.

The one nearest the Bigelow hotel was unfinished, but was rapidly approaching completion, and as a model of architectural beauty was hardly rivaled in the city.

From these buildings, as if maddened at their slight detention, the flames spread to the standing buildings west and southwest with redoubled fury, enwrapping the block containing the Palmer house and Academy of Design, and that directly north, in an inconceivably short time.

The Palmer house was the tallest building in the city, eight stories high, three of which were in its mansard roof, and the scene of its demolition, which was more rapid than the account can be transmitted to paper, was inexpressibly grand. The march of the devouring element from this point to the lake was uninterrupted, the intervening buildings, including many of the finest private residences in the city, melting away like the dry stubble of the prairie.

For some time after the ignition of the Bigelow house, the DeHaven block stood unscathed, but at last, it, too, was forced to yield to the inevitable. It was a long three-story building, the opposite side of Dearborn street being occupied by a row of small wooden tenements. A stream was brought to bear upon these, and in the blistering heat three firemen, heroes every one, fully conscious of the tremendous interests committed to them, stood manfully at their posts. They did their work nobly and successfully. The DeHaven block was levelled to the ground and the whole row of wooden buildings had been perfectly protected. From a thousand parched throats the thankful ejaculation went up; "We are saved!" Delusive hope! One danger was averted only to be succeeded by others beyond the power of man to avert. The wind again suddenly turned to the southwest carrying with it a baptism of fire which made it apparent that the whole remaining portion of the city north of Harrison street was doomed. Churches, palatial residences,

everything was swept by the besom of destruction, an irresistible avalanche of flame.

In concert with the work of devastation just described, from the track of flame several blocks below, which had long before cut its way to the lake, as if executing a well-devised military manœuvre, the fire had been steadily eating its way against the wind, the point of junction being at, or near Adams street. From this it was evident that, even with the wind blowing a gale from the south, the entire south division was in danger. The supply of water had long before failed, except from the basin.

A More Heroic Treatment

alone could save what remained of the city. It was at once and unhesitatingly determined upon, and then commenced the first systematic and thorough use of gunpowder as the only means of preventing the continuance of the work of ruin. It was conducted under the personal supervision of Gen. Sheridan. Building after building was demolished, the reports of the successive explosions coming at intervals of a very few moments, and being plainly audible above the continuous din, each discharge announcing that at last the battle was being fought and won. The great fire which was to render Chicago forever memorable in the annals of history was ended in the south division.

The Last Building to Burn

was "Terrace row," a palatial block of private residences on Michigan avenue, extending northward from Harrison street. Its destruction required two or three hours, as nothing remained in its rear to accelerate the work. About eighteen hours from the first discovery of the fire on De Koven street, the last wall of "Terrace row" fell. In the south division, north of a diagonal line, reaching from the east end of Harrison street to Polk street bridge, there remained two buildings unharmed, one the large business block immediately north of Randolph street bridge, and the other an unfinished stone structure at the corner of Monroe and La Salle streets. The entire business portion of the city was obliterated. Two-thirds of the territorial area of the city was unscathed, but Chicago, as a great business mart, the proud commercial centre of the growing west, was no more. Was ever devastation more complete!

Immense as is the burnt area in the south division, for a single fortunate circumstance it might, and probably would, have been doubled. Immediately south of the Michigan Southern passenger depot was a long, fire-proof warehouse; on the side fronting the fire, there were but two windows, which afforded the only possible opportunity for the fire fiend to effect a lodgment. These were successfully guarded by a small corps of men with pails. The building was saved, and with it, undoubtedly, the entire tract north of Twelfth street.

NORTH DIVISION.

The north side, in proportion to its size, perhaps suffered more than both of the other divisions united. Practically, with the exception of a few streets, which were occupied by retail stores to a certain extent, as Clark and Wells streets, and also North Water and Kinzie streets, which were occupied by wholesale stores, commission merchants, wholesale butchers, manufactories, etc., and a narrow strip along the north branch occupied by lumber and coal yards, the north side was almost exclusively a residence portion of the city. In the extent of territory burned, north Chicago was also the most unfortunate. Doubly unfortunate, also, was it in the fact that when the fire once started north of the river its progress was entirely unchecked, all the fire engines being at work on the south side, from whence they could not reach the north side, even if they would, except by a long detour around by Twelfth street and the west division,— a raging barrier of flame making it impossible for the engines to pass over either the Lake street, Randolph street, Madison street, or Adams street bridges to the west side, and so from that side over the Kinzie street bridge and other bridges north of that bridge. In addition to this, the north side was unfortunate in that its population, moving almost block by block as the flames progressed north, were at last compelled, with the exception of a comparatively few families, to sleep out all night on the open prairie, which environs the north division on the west and north; the fire not ceasing its march of desolation until it had devoured all but a narrow strip of houses on the west side of that portion of the north division which lies north of Division street.

The Commencement

of the fire on the north side seems to have been at the Galena elevator, which is located on the north side of the main branch between State street and Rush street, the time when it first crossed over being about 20 minutes to 6 o'clock in the morning. Having once got a start to the north of the river, the fire rapidly progressed north, east, and west, the back-fire west being unusually rapid. The corner of Rush and Illinois streets, three blocks beyond the elevator, where Judge Grant Goodrich resided, was soon reached.

Business Portion Burned.

The fire then, as above intimated, progressed rapidly west, as well as north and east, first burning down the old Lake house, one of the oldest, if not the oldest, brick hotel in Chicago. In its course west, it also burned down, in addition to the other buildings, old St. James' church, the oldest brick church in Chicago, which was occupied as a storehouse. About this time, other portions of the north side adjoining the river caught fire, and soon all North Water street, which was occupied by wholesale stores and large wholesale markets, was in flames, the

Galena depot, the Hough house, on Wells street, and the Wheeler elevator, west of Wells street, being also burned down.

The North Side Bridges

also were rapidly burned up, the flames from them helping to communicate the fire rapidly all along the north shore of the main branch. Not a bridge connecting the north side with the south side was left; Wells street bridge, Clark street bridge, State street bridge, Rush street bridge, all were burned.

Between Kinzie street and the river all was laid low and buried in a mass of undistinguishable ruins. Uhlich's hall, the Ewing block, the Galena depot, the offices of the Northwestern company, at the corner of Wells and Kinzie streets, the Galena elevator, all were burned down in a miraculously short space of time.

Between Kinzie street and Illinois street, from the north branch to the lake, nearly all was burned; among the prominent buildings consumed being the Revere house, on the northeast corner of Kinzie and Clark, the North Market hall, one of the oldest buildings in Chicago, the Lake house, one of the oldest brick structures in the city, the mammoth reaper factory of McCormick & Co., a large sugar refinery, and an extensive coal yard; the last three establishments being located east of Rush street.

A Few Fortunate Buildings

were left standing, but they only seemed to emphasize the ruins around them. These exceptions were about a block of buildings extending west from Market street to the north branch, on the north side of Kinzie street, and a large brick building, occupied as a stove warehouse by Rathbone & Co., located to the south of Ogden slip on the land which has been made between it and the slip, and which extends out into the lake several hundred feet.

Between Illinois street and Chicago avenue the fire progressed with irrepressible fury and rapidity, soon enveloping the whole section, including in it both the most beautiful and the most forbidding portions of the north division. On the west of Clark street and south of Chicago avenue was a section of the city densely populated; filled with buildings occupied, many of them, by two and three families; a region which in years gone by was noted for the disorderly character of its elections. Its only prominent features were a few churches, including the German Lutheran church, on the corner of La Salle and Ohio streets, and a Norwegian Lutheran church, built in 1855, on the corner of Superior and Franklin streets; the Kinzie school, a four story brick building, on Ohio street, between La Salle and Wells; the fine large structure known as the German house, dedicated last year, and containing one of the finest and best proportioned halls in the city. This portion of the city had, in fact, just begun to renovate itself; its streets were being raised and graded, and new buildings erected.

CHARLES L. WOODWARD
MEMORIAL
CHICAGO HISTORICAL SOCIETY

East of Clark street to the lake, between Illinois street and Chicago avenue, was the pride of the north division. Its streets were bordered with rows of magnificent trees, beautiful gardens, elegant mansions, noble churches, all of which fell before the destroyer. Among the churches were the North Presbyterian church, an immense brick structure, on the corner of Indiana and Cass streets; a couple of frame churches on Dearborn street; the new St. James church, a beautiful gothic stone structure, on the corner of Huron and Cass streets, and the vast structure of the cathedral of the Holy Name, on the corner of State and Superior streets. Among the other prominent public buildings were the Catholic college of St. Mary of the Lake, occupying the whole block north of the cathedral of the Holy Name; the Orphans home, conducted by Sisters of Mercy; the Historical society's building on Ontario street, east of Clark, in which were kept among many other valuable historical records, the original proclamation of emancipation by President L ncoln, and the north-side police station on Huron street, between Clark and Dearborn streets, a substantial and well-arranged building. Among the prominent residnces were those of Mrs. Walter L. Newberry, whose grounds occupied the whole block bounded by Ontario, Rush, Pine and Erie streets; that of Isaac N. Arnold, occupying the block north; that of McGee, occupying the block southwest of the Ogden block, etc. In short, this section of the north division was full of beautiful residences and gardens.

In the northeast corner of this section was the vast building of Lill's ale and lager beer brewery, occupying the two blocks bounded on the south by Superior street, on the north by Chicago avenue, on the west by Pine street, and on the east by the lake,—the whole of the two blocks being occupied by the brewery, except a small slip on the southwest corner of Pine and Superior streets, and a small portion occupied by the residence of Mr. Lill. In the western of the two blocks were the ice house, the malt house, the brewing house, etc., all substantial and elegant brick buildings; the eastern block or rather block and a half were occupied by stables, carpenter shop, cooper shop, blacksmith shop, etc., several of which were built out over the lake on piles.

The Chicago Water Works.

Before tracing the progress of the fire further northward must be mentioned the burning of the water works, and the curious or rather incomprehensible manner in which it caught fire almost two hours before the time that the fire first reached the north division across the main branch. As stated above, the Galena elevator at the edge of the main branch caught fire from the south side at about 20 minutes to 6 o'clock. At about 20 minutes before 4 o'clock, fire was discovered in the carpenter shop of Mr. Lill, built on piles above the shallow water of the lake. The employes at the brewery immediately endeavored to extinguish the flames, but it was found impossible, and all the efforts of

the men were confined to prevent their extension. Standing between the burning carpenter shop and the water works, extending northwest of the shop, stood one of Mr. Lill's bookkeepers. Turning round toward the water works, he exclaimed, "My God, the water works are in flames." This gentleman states positively that the flames from the water works, when he first saw them, were issuing from the western portion of the pumping works, no flames being seen from the eastern portion of the grounds, which were occupied with coal sheds, etc. On the other hand, the employes at the water works say that the fire commenced about half-past 3 o'clock in the morning; that it commenced in the eastern part of the water works, and that it took fire from the shed. Another gentleman testifies that the carpenter shop or the cooper shop, as he called it, was burned down before the fire commenced in the water works, and that when the water works were in full flame the main body of Lill's brewery, with the exception of the carpenter shop, was intact. The time of the commencement of the fire in Lill's carpenter shop and the water works, however, differs one hour; the last named witness asserting that the water works commenced burning at about half-past 2 or 3 o'clock, The whole building was soon in flames, and in a few minutes the engineers had to rush out of the building to save their lives. The machinery was very considerably injured. The water tower, however, to the west of the pumping works, was almost entirely uninjured.

On the Sands.

Before relating the further progress of the flames northward, must also be noticed the mingled scenes of sorrow and laughter, or tragedy and comedy, which were presented on what were once known as the sands—that part of the lake shore which lies east of that portion of the north side which has been described above. This sandy waste varies in width between one and two blocks, being the widest at the southern end, near the river, where a frame building stood here and there before the fire. As soon as the fire broke out along the north side of the main river, and the rapidity of its progress showed that it would sweep the north side, or a considerable portion of it, all the inhabitants of the district described, lying east of State street, — both rich and poor, both the tenants of the shanties and cottages which occupied North Water street, Michigan street, Illinois street, and the south end of St. Clair street, and the tenants of the aristocratic mansions north of this locality,—fled to the lake shore, carrying with them whatever they were able to carry in their hands, but little and but short opportunity being offered to do more. The scene was one of indescribable confusion, of horror and dismay, intermingled to the mere spectator with laughable incidents, which were, however, quickly drowned in the overwhelming horror which surrounded them all. Where the lake shore, or sands, were narrow, and the burning buildings approached close to the lake shore, despair reigned. The water was the apparent boundary of the

place of refuge. The intense heat from the burning buildings, even the flames from them, reached the water, and even stretched out over it, and the flying men, women, and children, rushed into the lake till nothing but their heads appeared above the surface of the waters; but the fiery fiend was not satisfied. The hair was burned off the heads of many, while some never came out of the water alive. Many who stayed on the shore, where the space between the fire and water was a little wider, had the clothes burned from off their backs.

Those again who lived west of Clark street in the district named, as soon as they saw that they must succumb to the advancing flames, after flying, and moving north their goods from block to block, rushed across the bridges which, with one exception,—that of the Chicago avenue bridge,—remained standing. There was a grand emigration, to the west side, of people and goods; of little children and big; of crying women and excited men; of broken furniture and cracked crockery; of wheelbarrows, buggies, one-horse teams, two-horse teams, heavy wagons, and light wagons,—everything that could be saved.

What was saved in the district south of Chicago avenue, except what has already been mentioned, was located on the banks of the river. The property saved from the flames was as follows: The new north-side gas works just south of the Chicago avenue bridge, the old works south of that being burned; a litle lumber yard just south of Erie street, which was partially built on piles into the river; several coal yards along Kingsbury street, which runs along the river side at a distance of about half a block. The coal yard of Blake, Whitehouse & Co., was saved almost entire, a large, cheap frame building in which coal was piled up being alone destroyed. Next north of this was Reno & Little's coal yard. Here most of the coal was saved, though nothing was left of several large piles but the cinders. Several small frame buildings on Kingsbury street, between Indiana and Kinzie streets, are only partially burned and can be repaired. Holbrook's and Dewey & Co.'s coal yards to the east of Kingsbury street, and Brown & Van Arsdale's Manufacturing company's building were also left uninjured to any serious extent.

North of Chicago Avenue.

At this time, between five and half-past five, the line of the fire as it progressed north, was about a mile in width. Along the entire line the fire appeared as if attempting to see which portion could surpass the other in its march of destruction. To the east, near the lake shore, were the large ale and lager beer breweries of Sands, Huck, Brandt, Bowman, Schmidt, Busch, Doyle, etc.; to the west, near the north branch, was a densely-inhabited district filled with wooden houses as dry as tinder. From the three, four and five stories' height of the one, the sparks and burning charcoal from the wooded cupolas of the breweries were blown blocks northward, setting fire to the buildings on which they fell. On the west, the closely-built wooden frame buildings, having no brick-

walls to temporarily stay their progress, seemed to surrender instantaneously to the raging fire fiend that did not crawl but seemed to rush upon them with unrestrainable fury.

All seemed to be immersed in a hell of flame. No attempts were made to stem the progress of the fire. All that the tenants of the houses could do was to save a few of their household goods, and this, too, at the risk of their lives. The scene was rendered still more appalling by the fact that during the earlier stages of the fire, thousands of the able-bodied men had rushed to the south side to witness the fire there, not then dreaming that it would reach their own homes. Before the fire on the south side, these fathers, brothers and sons, were gradually driven across the river, until the rapidity of the progress of the flames convinced them that their own families were in danger. Being at last convinced, they rushed in frantic haste to save what little they could. But they arrived at their homes, most of them, in an exhausted condition. They did their best, but the best was but little. All that many could do was to aid in saving the lives of their wives and children. With their all, standing in their houses, many attempted impossible things, and rushed into burning buildings never to come out alive; for the wind rushed on in horrible fury, and seemed to envelop three or four houses at once in one fell swoop.

Until the densely-populated district to the west of La Salle street and between Chicago avenue and North avenue had been wasted, there was no stay to the rapid progress of the fire. All that many people could do was to save themselves, and perhaps a few valuables that they could carry in their hands. A few indeed, of those who saw beforehand that their homes would be burned down, even when the flames were half a mile off, saved, perhaps, half of their furniture; but many of these even were able to save but little. No conveyance could be found in many cases, and piles of furniture were only saved from the house to be burned in the street. East of Dearborn street the scene was a parallel one; the homeless occupants of the houses in many cases rushing to the narrow beach which bounds this portion of the north division on the east, and the same sufferings that occurred on the portion of the beach referred to south of this, were repeated and aggravated by the narrowness of the beach. How many were killed, how many dangerously burned, it will be impossible to find out. Relatives and friends have not waited for the coroner, but have buried their own dead on their own responsibility, and no one person will ever know the names, or even the number, of the victims of the fire in the north division. In the district mentioned, with the exception of La Salle street, Clark street, and Dearborn street, the population was densely packed. In many of the houses lived two or three families. To the east of it were large breweries, where, till the last moment, the employes worked to save the buildings, at last rushing to their own already burning buildings to save their families. Children, as is usual in poor districts, seemed to swarm around every building,

and how many of these, left to their own care, infants, toddling children, little boys and girls, sank before the fire it is impossible to estimate. Suffice it to say that hundreds have been missed who were seen at the fire but never since.

A Fortunate District.

That portion of the north division which lies between Chestnut street and Oak street, and between La Salle street and Dearborn street, was remarkably fortunate. The only house in the north division inside the limits of the fire that has escaped not only destruction but even injury, is located in this district. This house is that of Mahlon D. Ogden, Esq., on the north side of the street variously known as Whiting and Whitney streets and Lafayette place. Undoubtedly the saving of this house from the flames was due to the fact that south of it was the Washington park, or square, and on the south-west and west the two blocks, occupied, the southern by Mr. McCagg, and the northern by the widow of a rich citizen. On each of the last two named blocks only one house stood. The house on the latter block was almost entirely destroyed. The house on the block to the south was but partially destroyed, and the large hothouse to the south of it, and one of the finest in the city, was hardly injured at all, but a few panes of glass on the north side of it being broken by the heat. Among other buildings burned was the Ogden school, near State street.

Lincoln Park and Old City Cemetery.

These deserve special mention. Lincoln park—the glory of the north division—has been almost entirely preserved. But few trees have been injured, except in the southeastern portion of the park where the dead house stood and where a few trees are burned; the small-pox hospital to the east on the lake shore being also destroyed. The gravestones or rather board memorials of the dead poor are many of them destroyed, and their relatives will know no more the place of rest of their kindred. The fences around the graves, the boards which have told to the wanderer their names, are all destroyed in the southern portion of the old cemetery. In the park itself many took refuge, though the great majority, as hereafter stated, fled to the prairies on the northwest.

North of North avenue no efforts whatever were made to stop the progress of the flames, with one exception, which will be hereafter mentioned. They followed out their course, the only means that prevented their progress both north and west being stretches of bare prairie on which there was nothing to burn. Excepting on Clark and Wells streets, the houses were more or less separated from each other, occupying or being separated from each other by two or three lots and often more. A small portion of the district north of North avenue and west of Wells street was thickly settled.

The Northern Limit of the Fire.

At Fullerton avenue, a little over two-and-a-half miles north of the

river, the progress of the fire was finally stopped. A lull of the wind, between two and four o'clock on Tuesday morning, aided in the work of preventing the further progress of the flames northward; the only houses burned north of Fullerton avenue being Mr. John Huck's residence, and a building occupied by a Mr. Felk. Between the hours named Mr. Huck's men turned out and beat out the sparks that came from the south as they fell on the ground. A slight rain falling at the same time aided in the work.

A Night on the Prairie.

During all this time, however, that the fire had been raging in the north division, sometimes advancing directly northeast, sometimes progressing westward with a terrible back-fire, people had been flying north and northwest, until the few houses within reach in Lake View and beyond the limits were crowded full of refugees, and the flying population were compelled to take refuge on the open prairie. Here were gathered thousands of people, tired men, delicate women, children in arms without cover, without shelter of any kind; many, indeed, without clothes on their backs. Worse than all, here, too, were compelled to rest from their long-continued flight, the sick and the wounded.

And as if these experiences were not enough to satisfy the demon of destruction that had driven them hither, women were seized with the pains of childbirth, and children were born on the open prairie. The scene was a sorrowful one. Even water was denied to the parched lips of the unexpected wanderers upon the prairies.

Boundaries of the Fire on the North Side.

The boundaries of the fire in the north division were as follows: With the exception of the few buildings mentioned above, the fire extended over all the north division from the main branch to Division street, and from the north branch to the lake; very nearly 700 acres of territory. The fire left the north branch at Division street, where it left a few houses standing along the side of the river. The back-fire then extended to the river again, or to what is known as the north-branch canal, which connects the ends of a semi-circle in the river, which bends over to the west. Following the canal, or new channel of the river, for a short distance, the fire then tended a little to the east, as far as Halsted street, up which it extended to Clybourne avenue, the back-fire extending along the avenue northwest to Blackhawk street, and a little west until it reached Orchard street—a north and south street, excepting at its junction with the avenue, where it runs for about a block in a northeast direction. After reaching Orchard street, the fire proceeded north to Willard street, where it proceeded east along Howe street to Hurlbut street, across a couple of undivided blocks. Along Hurlbut street the fire proceeded north to Centre avenue, on which only three houses were burned down; the blocks around being nearly vacant. It then advanced

up Hurlbut street to within about 100 feet of Fullerton avenue. In the meanwhile the fire had taken all east of this with the exception of Lincoln park. North of Fullerton avenue, the fire burned up only two houses; those being located east of Clark street. Here the progress of the fire was stayed in the manner stated above.

BETWEEN FIRE AND WATER.

No narrative could possess more terrible interest than that which should tell, in the simplest words, the story of the many wonderful escapes from death in the awful conflagration of Chicago. That many persons perished in the burning is already known. That the number may have been hundreds is possible. God alone can ever knew the manner or the agonies of their death. But of thousands of those who escaped from the awful cyclone of fire, the story is one that finds hardly a parallel in all human experience since the world begun.

The greater number of these

Terrible Experiences

occurred in the north division. The more combustible nature of the buildings in that part of the city gave to the conflagration a wider sweep and a more rapid movement than in the south division. Like a mighty line of battle, the conflagration extended its terrible banners of flame until the right rested on the lake; the left on the river; then advancing in one awful charge, it literally swept that portion of the city from the face of the earth. Nothing could penetrate that vast line of flame and live. Before it 60,000 men, women and children fled for their lives.

On the eastern side of the district, many persons fled to the lake shore, supposing that to be a place of entire safety. Many, indeed, were cut off by the rapidly advancing flames from the possibility of escape in any other direction. For nearly all who sought escape in that direction the sequel proved that they had taken a fearful chance.

The experience of Mr. Lambert Tree and family was in part that of many. Perceiving that his own house could not escape, Mr. Tree, with his wife and child and aged father, went to the residence of his father-in-law, Mr. Magee. The Magee residence occupied the centre of a large enclosure, and was therefore regarded as a place of probable safety. But the very fact that of its isolation from surrounding buildings soon revealed that it was the most dangerous retreat that could have been chosen. The conflagration enveloped it completely on all sides before the house took fire. On the side opposite to the approaching flames, the square was enclosed by a high board fence, without openings. On the front, the flames had already cut off all possibility of retreat. The only way of escape was toward the northeast, over the fence already mentioned; a barrier which three aged persons, a woman already fainting in the dense smoke, and a little child half suffocated, could not possibly scale. The fence, too, was on fire.

The house was already enveloped in a shower of burning fire-brands. A horrible death seemed to be the inevitable doom of the entire party.

At this terrible juncture, a portion of the burning fence fell to the ground, opening a gateway from the fiery *cul de sac*. Through this opening, Mr. Tree, dragging his fainting wife and child, fled toward the lake. In the flight from the premises the party became separated. Nothing more was seen of Mr. and Mrs. Magee until, on the following day, they were found on the prairie northwest of the city. In their flight, they had taken a different direction from the others, and had no choice but to hasten on before the advancing fire until beyond the line of its horrible path. The aged couple passed the night of Monday on the open prairie.

In an open space, sheltered by the walls of Lill's brewery, Mr. Tree and his family, with some of their neighbors, again supposed themselves to be in a place of safety. But from this refuge they were also driven by the advancing flames. The intense heat drove them to the beach, and even into the water, in which many men, women and children stood for an hour, throwing water over their clothing to prevent it taking fire from the flame and sparks which a fierce wind drove toward them. In one instance the dress of a lady actually took fire; the wearer, with great presence of mind, removed it from her person to the lake. The heat, ever and anon, enveloped the fugitives like hot blasts from the mouth of a furnace. Dense clouds of stifling smoke swept over them, threatening instant suffocation. Children fainted, and strong men could only breathe by keeping their faces to the ground until some new air current, lifting the smoke or turning aside the fiery blast, gave temporary relief. The situation is described by those who experienced its horrors, as one surpassing all possibilities of conception or belief. But the flames, finding at length no more to consume, swept on and the fugitives were saved.

LOSS AND INSURANCE.

It is impossible to ascertain in dollars and cents the precise amount of the loss; it is not, however, impossible to make a trustworthy approximation, from actual and unimpeachable data.

And, preliminary thereto, it may be well to say that the ten thousand guesses at the aggregate loss which one hears in every place are mostly of the wildest and absurd character. The aggregate loss has been variously guessed to be two, three, four, five, and so on to eight or nine hundred millions of dollars. One will meet in an hour's walk among the ruins twenty intelligent men who will avow that not a dollar less than $500,000,000 of property has been destroyed. This is nonsense. At the most liberal estimate $500,000,000 would cover the value of every particle of property of every kind that ever existed within the corporate limits of Chicago. It is certainly not all destroyed; nor a half, nor a third of it.

A Careful Calculation

will show that $150,000,000 is a liberal estimate for the value that has been destroyed by the conflagration. The valuation of property for city taxation for the present year was in round numbers as follows:

REAL ESTATE (INCLUDING BUILDINGS.)

South Division	$110,000,000
West Division	87,000,000
North Division	38,000,000
Total	$235,000,000

PERSONAL PROPERTY.

South Division	$40,000,000
West Division	8,000,000
North Division	5,000,000
Total	$53,000,000

The judgment of the most trustworthy experts is that the assessed valuation of real property is rather over than under two-thirds of the actual cash value, upon an average of the whole city, while that of personal property is probably rather under than over one-third of the actual cash value. Adding one-third to the real property and two-thirds to the personal, and the total value of all property in the city of Chicago before the fire was $469,000,000. How much of this value still remains? How much of it has the fire destroyed?

Assessment District No. 1 included all the south division north of Twelfth street. The total valuation of land and buildings in that district was $64,000,000; about $40,000,000 for the former, and $24,000,000 for the latter. Much the greater part of the personal property of the south division was in that district; probably $35,000,000; total $99,000,000. Deducting $40,000,000 for the land, and the loss, if everything else were destroyed, would be $60,000,000, according to the assessor's valuation; or if this be equal upon an average of real and personal estate to one-half the actual cash value (which is believed to be quite within the fact), an actual loss of $120,000,000. Similarly, the actual loss in the north division is found to be in the vicinity of $30,000,000. But from this calculation must be deducted all that unburnt portion of assessment district No. 1, between Twelfth and Harrison streets, and a small unburnt district in the northwest corner of the north division. From it must also be deducted the value of all personal property saved from the fire. To it must be added the loss in the burnt district of the west division. Thus, while the calculation does not assume the character of precision, it furnishes a trustworthy approximation, showing that $150,000,000 will cover the entire destruction of property by the conflagration.

A Survey by Streets.

No better idea of the losses can be obtained than can be got by going

over a little in detail the area swept by the fire in the south division. As yet, and for weeks and months to come, no one will be able to enumerate these losses accurately and elaborately.

Beginning not with the point where the fire commenced, but at the main branch of the river for convenience, let us enumerate the streets and, as far as possible, recall what was on them, what was bought and sold and stored there, and by whom they were occupied.

And first, South Water street was swept with destruction's besom, from the south branch to the lake. Here went down the lumber exchange, several elevators with their contents, almost innumerable houses stored with flour, with apples and butter, with lard and pork, poultry, farm products, garden vegetables, and on the east half of the street on both sides were wholesale houses stored from cellar to attic with groceries, coarse and fine, with the products of Europe, the wines of Burgundy and the Rhine; coffees from South America, the West Indies, and the Orient; teas piled high like a Canton storehouse; whiskies, the distilled essence of thousands of acres of Illinois corn,—these, with all that was left of the Fort Dearborn buildings, were wiped out, for the entire length of the street, with the peculiar paraphernalia of the street, the skids, the clogged and choked sidewalks, through which buyers wended sinuous. Where, now, oh consignees from the northwest, are the products of your labor! You may come in thousands, as you already have, to look after them; but they are consigned where no consignee or purchaser will ever see them,—into oxygen and hydrogen, thin air.

While pursuing its resistless way along this street, eating through the vegetables, and poultry, and fruits, and provisions of the northwest more rapidly than the carnivorous tooth of time aided by the forces of decay, the fires were also sweeping across the river.

Next take Lake street. This street, which for twenty years has stood as the great business street of Chicago, was totally destroyed from end to end, from the lake to the river, with the contents of the houses. The principal hide and leather houses occupied the west end; next came several heavy hardware and cutlery establishments, farm implement establishments and toy shops, some of the largest silver and plated ware establishments, clothing houses, large retail dry goods houses, and below Dearborn street both sides of the street were occupied for about a quarter of a mile with palatial marble-fronted rows where goods where only sold at wholesale; tall buildings whose shadows fell entirely across the street and terminated somewhat up the fronts of the opposite side. These, containing millions of dollars' worth of goods of all kinds, the labor of the loom, from sunny France, from Italy, from India and China, and the shops of old and of new England, were all consigned at last to the general limbo of total destruction. At the foot of this street stood several fine hotels, the Adams, the Richmond and Massasoit houses and the great railroad union depot, a marvel of magnitude and

art, whose picture graces some of the school geographies. These, with the freight buildings and the warehouses beyond almost to the mouth of the harbor, containing freight and stores, and grain in quantities that nobody knows, and probably never will. in the aggregate, were all consumed.

Then Randolph street followed. The Lind block stands, at the bridge, the solitary structure left out of all that was valuable, beautiful, or grand on this street. This was the street where the large hotels stood, the Sherman house, the Briggs house, the Metropolitan, the Matteson, and several others. A large number of furniture establishments and toy establishments occupied the west end of the street, while the east end was devoted, like Lake street, to wholesale houses, including the great auction houses, the Museum, the Northwestern Engraving company's building, and several wholesale grocery establishments, together with a miscellaneous business, comprising retail establishments, banks, etc., which were all consigned to ruin with the rest.

Washington street, from the tunnel to the lake, comprised many of the best buildings in the city. It was largely devoted to banks, offices, insurance, and real estate dealers. On this street was the Second Presbyterian church, the Union bank building, the Merchants' insurance building, the Nevada house, the Opera house, St. James' hotel, the First National bank, the Board of Trade, and a large number of other equally fine blocks, almost all of which were marble fronts.

Then all of Madison street, from the lake to the bridge. Some of the famous buildings on this street were Farwell hall, McVicker's theatre, the Morrison block, *Tribune* building, *Staats Zeitung* building, and St. Mary's church. The entire street was built up with blocks such as cannot be excelled in any city.

Monroe street, from river to lake, having upon it the Lombard block, the postoffice, the *Prairie Farmer* building, and a large number of the finest blocks in the city; Adams street, with its cheaper buildings at the west end, its Academy of Design, with most of the works of art therein contained, its temple of Swedenborg, the south side reservoir, and many other buildings; Quincy street, with its Pacific hotel, fast approaching completion, and its Palmer house, the pride of everybody, with its palaces and its dens of infamy and shame; Jackson street, from the residences of the rich and the elegant Trinity church on the east, to the less pretentious houses of the working class farther west, to the hundreds of dens and holes of darkness at the west, were illuminated and oxygenized.

Van Buren street, with its bridge, its magnificent railway depot, St. Paul's church, the Academy of Science building, and its blocks of fine residences and acres of poor ones, were annihilated.

Congress street, with its elegant Second Congregational church; Harrison street, with its freight-house, the Jones school building, and every thing else, except the Methodist church on Wabash avenue, and

the houses on Michigan avenue, fell before the flames. And this was the most southern street which was burned from end to end, from the lake to the river.

These east and west streets only comprise in their description a larger portion of the houses burned.

On State street, stood the magnificent book stores of Griggs & Co., Keene & Cooke, and the Western News company, Field & Leiter's wholesale dry goods house, besides many large wholesale and retail carpet houses, jewelry establishments and furniture houses.

On Dearborn street stood *The Times* and *The Journal* newspaper offices, the Dearborn theatre, and a considerable number of banks and large office blocks. La Salle street was built up with many of the finest buildings to be found in the city. It was largely occupied by insurance agents, real estate brokers, lawyers, etc. Between Washington and Randolph streets, stood the court-house, which, of course, shared the general ruin.

These details are only given to aid the reader in obtaining a proximate idea of the losses. Little was saved except from those houses which were not attacked by the flames until several hours after it was seen to be inevitable that the city was doomed.

Immense quantities of goods were piled upon lake park and on the grounds of the Chicago Base Ball club—pyramids of clothing, boots and shoes, dry goods, and furniture from the houses of the rich dwellers along Michigan avenue—all of which fell a prey to the destroyer.

The Loss of Life.

The loss of life, though smaller than could have been predicted in such an extended and such a rapid fire, can yet never be fully estimated. There have been charred remains at the morgue which were almost unrecognizable as human bodies, and as the ruins are lying from two to ten feet deep in places, it is impossible to say how many have been buried under them. The fact that but few of those who are prominently known are missing, must not lead any to believe that there have not been many lost who would be missed only by an exceedingly small circle of friends, too obscure themselves to attract much attention.

The greatest loss of life was in the north division among the wooden buildings where the billows of fire rolled along so rapidly that the victims were engulphed before they were aware that the fire had reached their neighborhood. The flames often jumped two or three blocks at once, as was the case at the water works and Lill's brewery, which were on fire a long time before any of the adjoinng buildings. At the water works one man crawled into a 20-inch pipe, which was lying in the street, and was burned to acrisp.

To the death record should be added the mortality on the prairies of the northwestern part of the city where many children and babes-in-

arms, unsheltered and almost unprotected by garments, took cold in the rain of Monday night following the fire, and died from croup before help could be secured.

THE GREAT FIRES OF HISTORY.

Among the great fires of modern history, the mind naturally reverts to the conflagration in London, in 1666, as the most destructive. Relatively, such it was, for it continued four days and nights, and consumed nearly five-sixths of the city within its walls. Yet, although more than 13,000 houses of the description then common in the thickly settled portions of the city, were destroyed, the area laid waste was only 436 acres, or less than a square mile, while the aggregate loss did not exceed $60,000,000. The city of Moscow, several times before grievously afflicted by fires, was made almost a smoking waste upon its occupation by the French in 1812, when, by order of the Russian governor, Rostopchin, it was set on fire in five hundred places at once, and 11,840 houses burned to the ground, besides palaces and churches. Hamburg, in Germany, was visited by a fire on the 5th of May, 1842, which continued four days, and destroyed one-third of the city. In the United States, the most memorable conflagration prior to that which has just devastated Chicago, was the great fire in New York, in 1835, which extended from east of Broadway and south or below Wall street, destroying 648 stores, the Merchants' exchange, and the south Dutch church. Loss estimated at $20,000,000. Other great fires occurred in Charleston, South Carolina, April 27, 1838, when 1,158 buildings, covering 145 acres, were burned; in New York, again, September 6, 1839, loss $10,000,200; in Pittsburgh, April 10, 1845, 1,000 buildings, loss $6,000,000; in Quebec, May 28, 1845, 1,500 buildings, and in June of the same year, 1,300 buildings; in New York, July 19, 1845, 302 stores and dwellings, loss $6,000,000; in Albany, September 9, 1848, 24 acres burned over and 300 buildings destroyed, loss $3,000,000; in St. Louis, July 9, 1849, 350 buildings, loss $3,000,000; in San Francisco, May 3, 1851, 2,500 buildings, loss $3,500,000, and again June 22, 1851, 500 buildings, loss $3,000,000; and at Portland, Me., July 4, 1866, when 10,000 people were rendered homeless, and fifteen millions of property destroyed.

WHAT IS SPARED TO CHICAGO.

[*From The Chicago Tribune.*]

Our columns have been so extensively occupied during the past week with reports of the enormous losses of life and property in the late fire, that there is some danger that the damage sustained will be overestimated. True, we have seen 2,500 acres in the most central portion of the city swept bare, 20,000 buildings destroyed, and 100,000 persons rendered homeless, the total pecuniary loss being not less than

$300,000,000; but we have still a great deal left. We may roughly estimate the situation as follows:

Above 50.000 persons have left the city; population remaining, 280,000.

Five grain elevators were burned, with 1,600,000 bushels of grain; leaving us with eleven grain warehouses intact, containing 5,000,000 bushels.

One half of our stocks of pork products were burned up, with the same proportion of flour.

Of lumber, 50,000,000 feet were burned; the stock remaining is 240.000.000 feet.

Of coal, 80,000 tons were burned up; we have 79,000 tons on hand.

Our stock of leather was decreased one-quarter, the value of that burned up being $95.000.

The greater portion of the stocks of groceries, dry goods, and boots and shoes were burned up, with more than one-half the ready-made clothing; but the quantities destroyed were scarcely equal to more than a three weeks' supply, and are now being rapidly replaced.

Not more than 10 per cent of the currency was destroyed by the fire; we have 30,000 houses left standing, and our real-estate could not burn up.

A careful average of these larger items, with smaller ones that need not be enumerated, shows that the city of Chicago has suffered a loss of not less than 20, nor more than 25 per cent, on her total assets—real and personal. The loss is a great one; but, so far from irretrievable, that we may confidently hope to see a return to former prosperity ere long. The ratio of increase during the past thirty-four years has averaged 10½ per cent per annum. This rate would restore the status of a month ago, within three years. Making every due allowance for the terrible set-back experienceed, there can be no doubt that five years hence, at most, the exhibit of population, wealth, commerce, and manfactures will be greater than a month ago.

THE EXACT AREA OF THE CONFLAGRATION.

[*From The Chicago Journal.*]

CAREFUL measurements and calculations of the area of the burnt district of the city place its length, from its starting point to its place of ending, at four and a half miles, and its average width a little more than one mile. Along the south side lake shore, however, and westward five blocks, Harrison street is the southern limit of the conflagration, and the distance from that street to Fullerton avenue, its northern limit, is only three and a half miles. The point of the fire's beginning on the west side was about one mile south of Harrison street, southwesterly. The number of acres laid waste is not far from 2.300. A pretty careful computation places the number of buildings of all kinds destroyed at 18.000, of which at least 1.500 were substantial business structures. The actual total of the pecuniary losses is estimated at three hundred million dollars, but no fair estimate that we have yet seen or heard of places the grand total below two hundred million dollars. We still believe the latter will cover all the losses.

THE LOSSES AND THE RESOURCES OF THE COMPANIES.

In the following pages we present a list of all the joint-stock fire insurance companies in the United States, except a few unimportant companies in the southern states. The list does not include the small mutual companies which are confined to country towns and a limited business mainly of farm-house risks, since such companies are not to be counted upon for the transaction of a general business. The list also contains a complete record of all the foreign fire insurance companies which transact a general business in this country.

These lists have been carefully compiled from *official* sources, and the statement of assets of the companies, in each instance, is in accordance with the returns made under oath to the heads of insurance departments of the various states, and by those officials approved as correct, after due examination.

The statements of losses have been gathered from sources equally to be relied on. We have been especially careful to secure the exact figures, and, so far as given, they may be relied on. We are receiving fresh information hourly from our office in Chicago which has been re-opened at 450 State street, and shall issue daily editions of this publication until the record is complete.

The use of these facts and figures will be at once apparent to the business man, who will to-day realize, as he has never realized before, that without reliable, substantial insurance, his house is indeed but built upon loose sand, and his business hangs in the balance, at the mercy of the merciless element, fire. Without insurance no business man in this country stands upon a secure footing. Without it he may be utterly and hopelessly ruined in an hour. The present emergency will doubtless prove of value to him for all time to come, in that it impressess upon him, with a force that he never has hitherto felt, the necessity and the indispensableness of the protection afforded by insurance.

In this terrible emergency, it behooves the prudent man to look to it *without a moment's delay* that his property is placed beyond the possibility of loss. The information we give herewith will afford an intelligent guide as to the course he shall pursue, and the

companies he shall trust with the most important interests he has in the world.

And let us remind the public that it is now *no time* to haggle about rates. Rates have been too low, and the mushroom companies which pushed the rate below the point of safety in the past have been swept away. The public must not expect that the good companies which have been so severely tried in this great disaster, will longer continue to stand between new and irretrievable loss, for a premium which affords a paltry margin. They must be remunerated for the blow which has been inflicted upon them, and the public must expect to pay *at least double the rate* which they have hitherto paid, if they expect to be *insured.*

And now one word in behalf of the companies. Although there are a limited few which can boast of a heavy capital, past experience shows that the majority are to be relied on under the severest strain. The great fire of '35, which swept New York, the Portland disaster, and now the calamity of Chicago, prove abundantly their elasticity and ability to meet the heaviest drain upon them. There is no financial institution endowed with such recuperative energies; and they meet the claims upon them, as a class, with the most decided and praiseworthy promptness. The public can see from the papers as they are daily issued, how nobly the fire underwriters of this country are meeting the present crisis. And we submit that they are entitled to the largest degree of public confidence, and the most generous public support. Let no one try to beat down the rates they fix upon the risks offered to them. Their offices are over-crowded, their hands are full. They will demand no more than they are justified in asking, and it is every insurer's duty to accept, without cavil, the advanced rate, which the severest experience has rendered it necessary to impose:

NEW YORK COMPANIES.

Organized.	*NAME.*	*Office.*	*Capital.*	*Gross Assets, Jan. 1, 1871.*	*Losses.*
1824	Ætna	170 Broadway..	$300,000	$442,709	$660,000*
1858	Adriatic	187 Broadway..	200,000	246,120	8,500
1853	Agricultural	Watertown	100,000	550,848	Nothing.
1811	Albany	Albany	150,000	204,978	Nothing.
1860	Albany City	Albany	200,000	397,646	800,000*
1857	American	120 Broadway..	200,000	741,405	30,000
1859	American Exchange	141 Broadway..	200,000	277,350	58,000
1853	Arctic	112 Broadway..	250,000	299,433	Nothing.
1851	Astor	104 Broadway..	250,000	405,571	400,000*
1851	Atlantic	178 Broadway..	300,000	556,179	600,000*
1853	Beekman	172 Broadway..	200,000	261,851	350,000*
1871	Brewers and Maltsters	139 Broadway..	200,000	220,000	Nothing.
1849	Broadway	158 Broadway..	200,000	370,004	Nothing.
1824	Brooklyn, L. I.	191 Broadway..	153,000	345,444	Nothing.
1867	Buffalo City	Buffalo	200,000	370,934	600,000*
1843	Buffalo Fire and Marine	Buffalo	304,222	473,577	625,000*
1867	Buffalo German	Buffalo	200,000	270,081	5,000
1865	Capital City	Albany	200,000	293,766	270,000*
1860	Citizens	156 Broadway..	300,000	684,798	35,000
1833	City	111 Broadway..	210,000	466,069	Nothing.
1850	Clinton	156 Broadway..	250,000	392,704	Nothing.
1853	Columbia	161 Broadway..	300,000	451,332	3,000
1859	Commerce	Albany	400,000‡	602,877‡	450,000
1859	Commerce Fire	27 Wall St.	200,000	249,372	25,000
1850	Commercial	157 Broadway..	200,000	306,002	5,000
1853	Continental	102 Broadway..	500,000	2,538,038	1,400,000
1853	Corn Exchange	104 Broadway..	300,000	398,986	61,000
1806	Eagle	71 Wall St.	300,000	595,440	Nothing.
1850	Empire City	102 Broadway..	200,000	266,409	Nothing.
1853	Excelsior	130 Broadway..	200,000	335,724	600,000*
1853	Exchange	170 Broadway..	150,000	183,959	2,500
1861	Farmers Joint Stock	Meridian	100 000	199,673	Nothing.
1825	Firemens	153 Broadway..	204,000	359,961	15,000
1858	Firemens Fund	167 Broadway..	150,000	173,477	32,500
1859	Firemens Trust	60 Wall St.	150,000	226,209	5,000
1853	Fulton	152 Broadway..	200,000	363,002	900,000*
1857	Gebhard	141 Broadway..	200,000	250,892	Nothing.
1859	Germania	175 Broadway..	500,000	1,077,849	233,140
1864	Glens Falls	Glens Falls	200,000	571,123	13,000
1863	Globe	176 Broadway..	200,000	315,738	Nothing.
1824	Greenwich	155 Broadway..	200,000	429,872	10,000
1865	Guardian	187 Broadway..	200,000	279,688	45,000
1852	Hamilton	11 Wall St.	150,000	200,135	Nothing.
1852	Hanover	120 Broadway..	400,000	700,335	233,140§
1864	Hoffman	4 Pine St.	200,000†	235,242†	30,000
1867	Holland Purchase	Batavia	100,000	171,496	Nothing.
1853	Home	135 Broadway..	2,500,000	4,578,008	2,139,213
1856	Hope	92 Broadway..	150,000	214,241	Nothing.
1825	Howard	66 Wall St.	500,000	783,851	473,110
1857	Humboldt	120 Broadway..	200,000	251,186	24,000
1859	Importers and Traders	100 Broadway..	200,000	302,589	22,500
1864	International	113 Broadway..	500,000	1,329,476	546,911
1852	Irving	157 Broadway..	200,000	321,745	550,000*
1824	Jefferson	111 Broadway..	200,010	411,155	42,500
1858	Kings County	8 Pine St.	150,000	262,573	31,000
1787	Knickerbocker	64 Wall St.	280,000	394,079	Nothing.
1856	Lafayette, L. I.	165 Broadway..	150,000	214,751	7,500
1856	Lamar	50 Wall St.	300,000	551,402	450,000*
1853	Lenox	158 Broadway..	150,000	240,801	32,000
1833	Long Island	48 Wall St.	200,000	384,902	Nothing.
1852	Lorillard	152 Broadway..	1,000,000	1,715,909	1,500,000*
1821	Manhattan	68 Wall St.	500,000	1,407,788	1,250,000*
1870	Manufact'rs & Builders	Third Avenue..	200,000	206,409	Nothing.
1853	Market	37 Wall St.	200,000	704,684	1,000,000
1857	Mechanics, L. I.	33 Wall St.	150,000	218,047	22,500*
1853	Mechanics and Traders	48 Wall St.	200,000	460,002	37,000

† Assets increased by addition of $50,000 to capital, October 23, 1871. * Suspended.
‡ Assets and capital increased by addition of $100,000.
§ Voted to continue with capital intact.

NEW YORK COMPANIES.—*Continued.*

Organized.	*NAME.*	*Office.*	*Capital.*	*Gross Assets, Jan. 1, 1871.*	*Losses.*
1852	Mercantile	166 Broadway	200.000	273.399	112.000
1850	Merchants	149 Broadway	200.000	442.600	10.000
1854	Metropolitan	108 Broadway	300.000	369.434	Nothing.
1857	Montauk, L. I	168 Broadway	150.000	254.405	Nothing.
1852	Nassau, L. I	65 Wall St	200.000	391.518	Nothing.
1838	National	52 Wall St	200.000	282.671	37.500
1853	New Amsterdam	173 Broadway	300.000	432.638	570.000
1833	N. Y. Bowery	124 B'y & S Pine	300.000	562.835	Nothing.
1863	New York Central	Union Springs.	100.000	201.864	Nothing.
1823	New York Equitable	58 Wall St	210.000	429.063	Nothing.
1832	New York Fire	72 Wall St	200.000	302.278	15.000
1850	Niagara	12 Wall St	1,000.000	1.304.567	233.140
1823	North American	192 Broadway	500.000	770.305	720.000*
1822	North River	202 Greenwich	350.000	467.426	Nothing.
1851	Pacific	470 Broadway	200.000	443.557	12.500
1853	Park	237 Broadway	200.000	302.493	Nothing.
1851	Peoples	175 Broadway	150.000	231.670	Nothing.
1853	Peter Cooper	9th St. & 3d Ave	150.000	295.724	Nothing.
1853	Phenix, L. I	173 Broadway	1,000.000	1,890.010	350.000
1855	Relief	149 Broadway	200.000	310.908	40.000
1852	Republic	153 Broadway	300.000	683.478	208.140
1857	Resolute	151 Broadway	200.000	252.452	109.927
1853	Rutgers	180 Chatham St.	200.000	343.084	Nothing.
1856	Security	119 Broadway	1,000.000	1,880.333	1.500.000*
1859	Standard	117 Broadway	200.000	372.707	Nothing.
1864	Star	161 Broadway	200.000	300.441	Nothing.
1864	Sterling	155 Broadway	200.000	247.027	7.500
1851	Stuyvesant	200 Broadway	200.000	303.649	Nothing.
1852	St. Nicholas	166 Broadway	150.000	222.572	Nothing.
1858	Tradesmens	168 Broadway	150.000	423.181	25.000
1824	United States	106 Broadway	250.000	437.259	Nothing.
1850	Washington	172 Broadway	400.000	774.411	900.000*
1807	Watertown	Watertown	100.000	171.754	Nothing.
1837	Westchester	New Rochelle	200.000	455.314	Nothing.
1802	Western, of Buffalo	Buffalo	300.000	582.547	1.750.000*
1852	Williamsburgh City	165 Broadway	250.000	539.692	60.000
1863	Yonkers and New York	176 Broadway	500.000	808.933	700.000*

MISSOURI COMPANIES.

1853	American Central	St. Louis	$231.370	$254.875	276.575†
1858	Anchor	"	105.225	121.974	25.000
1864	Boatmens	"	106.530	51.786	27.500
1851	Chouteau	"	19.319	21.808	17.500
1837	Citizens	"	175.000	271.373	35.000
1855	Commercial	"	40.660	43.896	25.000
1860	Excelsior	"	73.087	19.815	15.000
1855	Franklin	"	100.900	109.701	Nothing.
1867	German	"	55.500	70.673	Nothing.
1863	Globe Mutual	"	125.000	150.793	75.000*
1870	Home	St. Joseph	63.850	66.061	5.000
1865	Jefferson	St. Louis	101.272	121.842	15.000
1869	Lafayette	Lexington	51.884	56.489	Nothing.
1851	Lumbermen & Mechanics	St. Louis	160.000	200.400	Nothing.
1836	Marine	"	150.000	210.925	10.000
1866	Merchants'	St. Joseph	60.636	79.684	10.000
1866	National	Hannibal	111.201	147.738	10.000
1867	North Missouri	Macon	134.050	154.166	21.500
1853	Pacific	St. Louis	25.000	36.835	10.000
1849	Phœnix	"	108.950	126.654	10.000
1868	St. Joseph	St. Joseph	64.000	105.729	15.000
1837	St. Louis	St. Louis	240.000	307.342	20.000
1865	State	Hannibal	109.820	162.009	21.500
1837	Union	St. Louis	100.000	107.575	Nothing.
1855	United States	"	170.000	184.279	Nothing.

† Stockholders assessed to pay these losses. * Suspended.

Capital of the Watertown Fire Insurance Co., increased Feb. 7, 1871, to $200,000. Assets December 15th, 1871, $340,000.

MASSACHUSETTS COMPANIES.

Organized.	*Name.*	*Office.*	*Cash Capital.*	*Gross Assets, Jan. 1, 1871.*	*Losses.*
1818	American	Boston	$300,000	$844,481	Nothing.
1860	Bay State	Worcester	104,800	196,275	5,000
1853	Beverly	Beverly	30,000	41,831	Nothing
1824	Boston	Boston	300,000	678,740	Nothing.
1825	Boylston	"	300,000	933,256	13,000
1850	City	"	200,000	399,427	15,000
1851	Eliot	"	300,000	672,212	12,500
1845	Equitable	Provincetown	50,000	42,129	Nothing.
1870	Exchange	Boston	100,000	111,092	Nothing.
1831	Firemens	"	300,000	1,038,330	35,000
1869	First National	Worcester	100,000	157,356	2,500
1823	Franklin	Boston	300,000	541,908	50,000
1870	Gloucester	Gloucester	100,000	118,751	Nothing
1867	Hide and Leather	Boston	300,000	419,211	720,000*
1848	Howard	"	200,000	358,642	27,500
1867	Independent	"	300,000	646,048	1,100,000*
1870	Lawrence	"	250,000	262,502	10,000
1822	Manufacturers	"	400,000	1,480,464	120,000
1823	Mercantile	"	300,000	594,299	Nothing.
1817	Merchants	"	500,000	958,559	10,000
1869	Mutual Benefit	"	200,000	254,092	Nothing.
1832	National	"	300,000	821,840	400,000†
1831	Neptune	"	300,000	852,195	60,000
1839	New England Mutual M.	"	200,000	1,080,973	1,000,000*
1851	North American	"	200,000	601,747	10,000
1847	Peoples	Worcester	400,000	887,756	335,000
1856	Prescott	Boston	200,000	452,660	Nothing.
1857	Salem	Salem	100,000	197,940	Nothing.
1855	Shoe and Leather Dealers	Boston	200,000	549,806	25,000
1851	Springfield	Springfield	500,000	930,101	450,000†
1859	Suffolk	Boston	150,000	283,288	23,000
1848	Traders and Mechanics	Lowell	100,000	192,401	Nothing.
1868	Tremont	Boston.	200,000	294,543	70,000
1824	Washington	"	300,000	985,975	25,000

KENTUCKY.

1868	Aurora	Covington	$150,000	$163,543	6,800
	Clay	Newport	100,000	115,000	.....
	Franklin	Louisville	100,000	110,000	.....
	German Bk. & Ins. Co.¶	"	300,000	300,000	.....
	German Ins. & Banking Co.¶	"	500,000	500,000	.....
	German Security Bank & Ins. Co¶	"	200,000	250,000	.....
	Kenton	Covington	100,000	100,000	.....
	Louisville Ins. & Banking Co.¶	Louisville	100,000	211,000	.....
	Merchants	"	100,000	100,000	.....
	Union	"	100,000	125,000	.....
1865	West'n Ins. & B'k'g Co.¶	"	250,000	250,000	.....

RHODE ISLAND.

1831	American	Providence	$200,000	$374,969	600,000*
1852	Atlantic	"	200,000	326,614	325,000*
1864	City	"	50,000	72,150	7,500
1860	Equitable	"	200,000	272,169	Nothing.
1863	Hope	"	150,000	211,673	325,000*
1851	Merchants'	"	200,000	372,199	15,000
1859	Narragansett	"	500,000	792,947	25,000
1799	Providence Washington.	"	200,000	415,149	550,000*
1848	Roger Williams	"	200,000	278,966	225,000*

¶ Doing principally a banking business.
† Voted to continue business with capital intact. * Suspended.

OHIO COMPANIES.

Org'ized.	Name.	Office.	Cash Capital.	Gross Assets, Jan. 1, 1871.	Losses.
1870	Alemannia	Cleveland	$250,000	$ 285.555	508.100
1850	American	Cincinnati	100.000	125,513	12,500
1870	Andes	"	1,000,000	1,203,425	850,000†
1866	Burnet	"	60,000	75,369	2,500
1858	Butler	Hamilton	14,000	22,322	.....
1864	Capital City	Columbus	60,000	78,000	.....
1865	Central	"	40,000	55.541	.....
1859	Central	Dayton	20,833	29,896	.....
1829	Cincinnati	Cincinnati	150,000	209,223	50.000
1858	Citizens	"	52,500	67,690	18,000
1865	Cleveland	Cleveland	414,400	530.208	700,000*
1838	Commercial	Cincinnati	100,000	158.987	13,000
1851	Commercial Mutual	Cleveland	210,210	349,624	400,000*
1867	Cooper	Dayton	23,800	32,527	.....
1850	Eagle	Cincinnati	100,000	128.694	Nothing.
1866	Eclipse	"	27,350	46.667	2.500
1865	Enterprise	"	193,400	302.922	Nothing.
1864	Eureka	"	26,425	67,607	Nothing.
1866	Farmers	"	23.360	24,142	10,000
1868	Farmers	Jelloway	100,000	131,626	.....
1864	Farmers and Merchants	Dayton	32.000	55.770	.....
1868	Farmers, Mer. & Mfctrs.	Hamilton	100,000	123,366	.....
1832	Firemens	Cincinnati	100,000	225,600	29,500
1859	Firemens	Dayton	100,000	126,893	.....
1857	Franklin	Cincinnati	100,000	132,465	65,000
1864	Franklin	Columbus	70,000	88,071	.....
1859	German	Cleveland	200.000	281,260	700,000*
1867	German	Dayton	22,500	28,347	.....
1865	Germania	Cincinnati	100,000	127,858	3.500
1862	Germania	Toledo	45,000	54,500	7.000
1865	Globe	Cincinnati	100.000	178,143	40,000
1854	Hamilton	Hamilton	17,500	41,620	.....
1871	Hibernia	Cleveland	200.000	225,000	360,000*
1864	Home	Columbus	500,000	637.947	300,000‡
1865	Home	Toledo	60,000	76.335	.....
1866	Jefferson	Steubenville	43.392	60.632	.....
1838	Merchants and Manufrs.	Cincinnati	150,000	266,780	14,500
1837	Miami Valley	"	100,000	141,094	15,000
1863	Miami Valley	Dayton	26,100	51,133	.....
1854	Mutual	Toledo	90,000	90,249	3,000
1851	National	Cincinnati	100,000	120.514	3,000
1866	Ohio	Chillicothe	40,000	49.092	.....
2865	Ohio	Dayton	35,282	54.818	.....
1863	Ohio Valley	Cincinnati	50,760	79,921	32.000
1865	Peoples	"	20.000	48.928	2,488
1865	Sun	Cleveland	200.000	301,340	175.000§
1865	Teutonia	"	200.000	237,016	1,000,000*
1865	Teutonia	Dayton	25,000	46.572	.....
1863	Tobacco	Cincinnati	100,000	108.343	Nothing.
1836	Toledo	Toledo	75,000	105.837	.....
1859	Union	Cincinnati	100,000	130.845	27,500
1836	Washington	"	129,100	148,747	21,000
1854	Western	"	100,000	178,550	31,000

CALIFORNIA COMPANIES.

1864	California	San Francisco	$ 300,000	$ 406.824	Nothing.
1863	Firemans' Fund	"	500.000	799.627	300.000‡
1864	Home Mutual	"	603,600	657.243	Nothing.
1865	Occidental	"	300,000	474.095	300,000‡
1863	Pacific	"	1,000.000	1.777,267	1,900,000*
1867	Peoples'	"	300,000	500,000	400,000
1865	Union	"	750,000	1,115,574	500,000‡

MICHIGAN.

1866	Detroit Fire & Marine	Detroit	$150,000	$273,063	175.000‡
1864	Michigan State	Adrian	150.000	266.123	Nothing.
1867	State	Lansing	100,000	151,277	Nothing.

‡ Voted to continue with capital intact. * Suspended.
† Stockholders assessed for $500,000. § Stockholders assessed for $120,000.

ILLINOIS.

Organized.	*Name.*	*Office.*	*Cash Capital.*	*Gross Assets, Jan. 1, 1871.*	*Losses.*
1859	American	Chicago	$150.000	$ 548,875	1,000
1865	Aurora	Aurora	200,000	220,471	300.000
1861	Chicago Fire	Chicago	101,800	131,566	3,000,000*
1855	Chicago Firemens'	"	200,000	372,544	3,000,000*
1865	Commercial	"	180.000	266,535	3,000,000*
1863	Equitable	"	100,000	120,191	3,000 000*
1857	Farmers'	Freeport	100,000	191,303	.....
1855	Garden City	Chicago	150,000	181,489	2,000,000*
1866	German	Freeport	101,000	119,824	.....
1859	German Ins. & Sav's Co.	Quincy	132,900	158,051	.....
1866	Germania	Chicago	200.000	257,821	1,500.000*
1870	Great Western	"	222,831	274,125	227.000†
1868	Home	"	200,000	245,338	2,000,000*
1837	Illinois Mutual	Alton	113,000	350,016	1,100,000*
1870	Knickerbocker	Chicago	160,000	170,129	750.000*
1863	Merchants'	"	500,000	878,252	6,000.000*
1864	Mutual Security	"	118,325	145,584	1,800,000*
1865	Republic	"	998,200	1,132,812	3,500,000*
1867	Rockford	Rockford	100,000	235.442	.....
1868	State	Chicago	425,000	460,000	3,000,000*

MARYLAND COMPANIES.

1858	American	Baltimore	$125,000	$147.605	Nothing.
1847	Associated Firemens	"	202,500	281,882	Nothing.
1807	Baltimore	"	200,000	466,882	Nothing.
1825	Firemens	"	378,000	529,292	Nothing
1867	Franklin	"	100.000	63,034	Nothing.
1865	German	"	150,000	251,000	Nothing.
1867	Home	"	100.000	125.555	Nothing.
1856	Howard	"	200.000	259,360	Nothing.
1859	Maryland	"	200,000	251.157	12.000
1858	Maryland Security	"	131.500	235.211	Nothing.
1864	Merchants and Mechanics	"	250.000	324,208	290,000*
1846	Merchants Mutual	"	200,000	286,405	Nothing.
1849	National	"	100,000	224,000	33.165
1862	Peabody	"	125,000	190,388	10,000
1867	Peoples	"	100.000	113.094	17,000
1867	Potomac	"	75,651	97,209	10.000
1865	Union	"	100,000	164,986	25,000
1865	Washington	"	100,000	121,804	.....

CONNECTICUT.

1819	Ætna	Hartford	$3,000,000	$5,782,635	$3,000,000
1856	City	"	250.000	554,287	650.000*
1847	Charter Oak	"	150,000	251,951	400.000*
1850	Connecticut	"	200,000	405,069	600.000*
1870	Fairfield County	Norwalk	200.000	216,358	25.000
1810	Hartford	Hartford	1,000 000	2,737,519	1,500.000
1857	Merchants	"	200.000	540,096	1.000,000*
1858	North American	"	300,000	456,503	800.000*
1803	Norwich	Norwich	300.000	381,736	350.000*
1854	Phœnix	Hartford	600.000	1,717,947	800,000
1864	Putnam	"	500,000	785,783	1,250,000*

MAINE.

1869	Eastern	Bangor	$150.000	$237,648	7.500
1870	National	"	200.000	241,308	17,500
1862	Union	"	200,000	421,205	5.000

† Stockholders assessed for $237,600. * Suspended.

PENNSYLVANIA.

Org'ized.	*Name.*	*Office.*	*Cash Capital.*	*Gross Assets. Jan. 1, 1871.*	*Losses.*
	Allegheny	Pittsburg	50.000	.....	2.500
	Allemania	"	50,000	.....	15,500
1857	Anthracite	Philadelphia	...	244.907	.....
1870	Alps	Erie	250.000	265,524	185,000
1810	American	Philadelphia	400.000	1,047,612	Nothing.
	Artizans	Pittsburg	64,000	.....	.....
	Ben. Franklin	Allegheny	2,000	.....	.....
	Boatmens	Pittsburg	125.000	.....	18,000
	Cash	"	100.000	.....	.....
	Citizens	"	100,000	.....	17,500
	Columbia	Columbia	.....	250,000	Nothing.
1835	Delaware Mutual Safety	Philadelphia	360,000	1,821,162	Nothing.
1856	Enterprise	"	200.000	611,654	325,000*
	Enterprise	Pittsburg	25.000	.....	.....
	Eureka	"	175.000	.....	18.000
	Fame	Philadelphia	200.000	221,645	25,000
	Federal	Allegheny	20.000	.....	7,500
1820	Fire Association	Philadelphia	500,000	1,705,319	.....
1832	Fire Ins. Co. of the C'ntry	"	....	....	.....
	Frankford Mutual	"	....	....	.....
1829	Franklin	"	400.000	3,087,452	500,000
	German	Erie	200,000	216,482	Nothing.
	German	Pittsburg	50,000	.....	.....
	German	Philadelphia	....	....	.....
	Germantown Mutual	"	....	....	.....
	Green Tree	"	....	....	.....
1853	Girard	"	200,000	403,062	13,000
	Hand-in-Hand	"	....	....	.....
1794	Ins. Co. of N. America	"	500.000	3,050.536	500,000
1794	Ins. Co. State of Penn	"	200,000	542,908	25,000
	Jefferson	"	....	....	.....
	Keystone	Reading	....	185,092	.....
1868	Lancaster	Lancaster	200,000	250,349	34,000
1840	Lycoming	Muncy	Mutual.	†316,896	500.000
	Manufac'rs & Merchants	Pittsburg	125,000	.....	6,000
	Manufacturers Mutual	"	....	....	.....
	Monongahela	"	140,000	.....	12.000
	Mutual Assurance	Philadelphia	....	....	.....
	Mutual Fire	"	....	....	.....
	National	Allegheny	50,000	.....	.....
1825	Pennsylvania	Philadelphia	400.000	1,094,004	Nothing.
	Pennsylvania	Pittsburg	115.800	.....	.....
	Peoples	"	200,000	128,852	.....
	Peoples	"	76.000	.....	.....
	Pittsburg	"	100,000	.....	10,000
	Phila. Contributionship	Philadelphia	....	....	.....
	Reading Fire	Reading	150.000	177,503	Nothing.
1841	Reliance	Philadelphia	300,000	422,362	.....
1835	Spring Garden	"	....	705.359	.....
	Teutonia	"	....	....	.....
1804	Union Mutual	"	....	....	.....
	United Firemens	"	....	....	.....
	Western	Pittsburg	98,000	.....	5,000
	Williamsport Fire	Williamsport	100,000	110,500	Nothing.
	Wyoming	Wilkesbarre	....	....	.....

FOREIGN COMPANIES.

This list of the foreign companies doing business in the United States gives the whole assets of the companies. All of them except the Imperial do a life insurance business, and the largest portion of their assets is credited to that department.

1861	Commercial Union	.....	$1,250.000	$4,000.000	65,000
1803	Imperial	.....	3.500,000	5,438.665	150.000
1836	Liv'rp'l & Lon. and Globe	.....	1.958.760	20,130.420	3,500.000
1823	N. British & Mercantile	.....	1,350,000	4,104.598	2.000.000
1857	Queen	.....	955,860	2,347.495	Nothing.
1845	Royal	.....	1,444,475	9,274.776	98,000

† Exclusive of premium note assets assessed 12½ per cent. * Suspended.

LOUISIANA COMPANIES.

Organized	*Name.*	*Office.*	*Cash Capital.*	*Gross Assets, Jan. 1, 1871.*	*Losses.*
1866	Atlantic	New Orleans	....	$232,109	$10,000
1849	Crescent	"	....	908,662	Nothing.
1866	Commercial	"	....	392,434	Nothing.
1871	Delta	"	....	300,000	10,000
1866	Factors and Traders	"	....	1,040,576	10,000
1866	Germania	"	....	370,461	5,000
1871	Great Western	"	....	....	Nothing.
1871	Hibernia	"	....	....	10,000
1851	Home	"	....	780,827	Nothing.
1857	Hope	"	....	320,762	Nothing.
1871	Lafayette	"	....	....	10,000
1854	Louisiana	"	....	511,455	10,000
1854	Merchants	"	....	1,002,134	Nothing.
1869	Mechanics and Traders	"	....	566,405	Nothiug.
1859	New Orleans	"	....	802,742	10,000
1870	New Orleans Ins. Ass'n.	"	....	433,779	Nothing.
1871	Peoples	"	....	....	Nothing.
1871	Salamander	"	....	....	Nothing.
1855	Sun	"	....	774.061	Nothing.
1871	Teutonia	"	....	....	10,000
1857	Union	"	....	286,399	Nothing.

NEW JERSEY COMPANIES.

1871	American	Jersey City	$200,000	$307,220	$10,000
	American Mutual	Newark	....	959,858	6,000
	Firemens Mutual	"	200,000	517,174	15,000
1871	First National	Jersey City	170,401	....	Nothing.
1842	Hudson	"	200,000	250,000	Nothing.
	Humboldt	Newark	....	....	3,000
1857	Jersey City	Jersey City	150,000	227,583	Nothing.
1858	Merchants Mutual	Newark	200,000	400,000	Nothing.
	Newark City	"	....	....	5,000
	New Jersey	"	....	....	5,000
	Peoples	"	....	....	2,500
1858	State	Jersey City	175,000	....	Nothing.

WEST VIRGINIA COMPANIES.

Ætna	Wheeling	$100,000	....	$3,000
Citizens	"	100,000	....	8,333
Fire and Marine	"	100,000	....	5.000
Franklin	"	150,000	....	31,834
German	"	100,000	....	.....
National	"	200.000	....	11,833
Peabody	"	125,000	....	5,000
State	Parkersburg	100,000	....	.....
West Virginia	Wheeling	165.000	....	5,000

ALABAMA COMPANIES.

1866	Citizens Mutual	Mobile	....	$200,000	.....
1870	Factors and Traders	"	....	50.000	.....
1869	Gulf City	"	$100,000	250,000	.....
1868	Mobile Fire Department	"	80,000	122,400	.....
1866	Mobile Mutual Fire	"	....	210,000	.....
1866	Planters and Merchants	"	250,000	250,000	.....
1866	Stonewall	"	150,000	150,000	.....
1867	Washington	"	200,000	200,000	.....

WISCONSIN.

1868	Brewers' Protective	Milwaukee	$164,175	$183,681	200,000
1869	Northwestern National	"	150,000	191,202	90,000

GEORGIA COMPANY.

Georgia Home	Columbus	$200,000	$344,164	.....

MINNESOTA.

1854	St. Paul Fire and Marine	St. Paul	$120,000	$280,593	100,000‡

NEW HAMPSHIRE.

1870	New Hampshire Fire	Manchester	$100,000	$134,586	Nothing.

‡ Stockholders assessed to repair deficiency. * Suspended.

SUMMARY:

THE FOLLOWING TABLE SHOWS THE AGGREGATE LOSS OF THE COMPANIES BY STATES, THE NUMBER OF COMPANIES IN EACH STATE, THE NUMBER SUSPENDED AND ASSESSED, AND THE NUMBER THAT WERE NOT AFFECTED BY THE FIRE:

State.	*No. of Companies.*	*Aggregate Capital.*	*Total Gross Assets.*	*Total Losses.*	*No. Suspended.*	*No. Assessed.*	*No. not in Fire.*
New York	103	$30,161,232	$54,675,350	$22,993,721	20	11	37
Ohio	53	5,896,753	7,988,076	5,396,088	5	4	4
Massachusetts	34	8,084,800	18,880,763	4,518,500	3	2	11
Pennsylvania	55	6,225,800	17,196,180	2,218,500	1	1	29
Missouri	25	2,083,254	3,184,519	644,575	1	1	8
Illinois	20	4,453,056	6,461,268	34,228,000	14	1	1
Maryland	18	2,837,651	4,133,072	397,165	1	..	10
Connecticut	11	6,700,000	13,829,884	10,375,000	7	1	..
Kentucky	11	2,000,000	2,224,543	6,800	..	..	..
Rhode Island	9	1,900,000	3,116,836	2,072,500	5	..	1
California	7	3,753,600	5,730,630	3,400,000	1	5	2
Michigan	3	400,000	690,463	175,000	..	1	2
Maine	3	550,000	900,161	52,500	..	..	..
Wisconsin	2	314,175	374,883	290,000	..	..	..
Minnesota	1	120,000	280,593	100,000	..	1	..
New Hampshire	1	100,000	134,586	....	..	..	1
Georgia	1	200,000	344,164	....	..	..	1
Alabama	8	780,000	1,432,400	....	..	..	8
West Virginia	9	1,140,000	....	70,000	..	..	2
Louisiana	21	....	8,622,806	85,000	..	..	12
New Jersey	12	1,295,000	2,661,835	46,500	..	..	5
Total of U. States	407	$79,595,321	$152,863,012	$87,069,849	..	..	134
Foreign	6	10,459,095		5,813,000	..	..	1
Grand Total	413	$90,054,416		$92,882,849	58	28	135

THE HARTFORD COMPANIES.

[*From The Hartford Courant.*]

The aggregate capital of the Hartford fire insurance companies is $6,100,000. Its market value last week was $12,894,000. The total assets last New Year's day were $13,287,865, and when the Chicago fire broke out the total was doubtless at least fourteen million. The total income in 1870 was $9.237,821. The market value indicated the confident expectation of stockholders and the market that not less than ten per cent on that market value, or over a million and a quarter annually, might be expected in dividends.

Several millions are going directly from Hartford to Chicago. The depreciation in the present market values of the stocks will doubtless be many millions. It is a terrible loss, but *there is likewise a grand opportunity*, the best of forty years past or of a generation to come, to put our

insurance business upon a greatly honorable and a greatly profitable basis.

Let us take the oldest company, the Hartford, for illustration. It will meet all its obligations without impairing its capital, and doubtless with a large share of its surplus left. But suppose it has lost not alone its surplus of nearly two millions, but its capital of a million also. There could be no better investment for its stockholders than to consider themselves organizing anew, and to take from their pockets another million for new capital, in order to keep the old name going. And they could afford to pay a million for the franchise at that. The same can be said of any Hartford company with an established reputation and a good set of officers.

This is the era of new departures and there is clearly to be a new departure in the business of insurance. There will be certain great advantages over the past.

1. There will be less competition on the part of inferior companies pursuing a weak and narrow minded policy of very low rates. Many such companies, especially in the west, have ended their course.

2. Rates will necessarily advance, and with the cheerful consent o the insured. Hereafter people will willingly pay companies that pass this ordeal not only for the pleasure of holding a policy, but something for the solid assurance of being really protected. Short-sighted men will grumble less at "bloated monopolies" after having felt the value of a great surplus rolled up for a day of need.

3. Chicago, and other cities as well, have learned an awful lesson, and there will be greater care in rebuilding, aided by stricter local legislation and more watchful supervision. The hazard will be reduced.

4. Much of the nonsensical and wicked jealousy of "foreign companies," as those of sister states are called, will pass away, and with it will go the hostile legislation so directly at war with sound economical principles and the true spirit of unity.

DO YOU TAKE IT? DO YOU READ IT?

THE

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INSURE YOUR DWELLINGS

IN THE

AGRICULTURAL INSURANCE COMPANY,

OF WATERTOWN, N. Y.

ASSETS, $635,192.12.

It did not lose one dollar in the Chicago Fire. It never lost over $4,000 in any one Fire

ADVANTAGES THAT IT OFFERS.

It is confined by its charter to insure nothing more hazardous than residences and farm property

It pays all loss caused by fire, or damage done by lightning whether fire ensues or not.

It affords a great saving in premiums to the insured, having reduced the rates on dwellings from 10 to 20 per cent lower than companies doing a general business

By refusing to insure mills, shops, tanneries, stores, hotels, and other hazardous property, and making a specialty of Farm Property and Dwellings, it is not subject to heavy losses, and affords a certain guarantee to those it insures.

Its dividends are only made from accrued interest on its investments. All premiums are reserved to protect policyholders. These have accumulated at an average of about $50,000 a year, and will be held from year to year, thus making the Company grow strong as it grows old.

It is not subject to sweeping fires, because its risks are all scattered.

It has no losses due unpaid.

The officers are all practical insurance men, having over 16 years' experience in the business.

ORGANIZED 1853.

FINANCIAL STATEMENT OF THE

Agricultural Insurance Company, Watertown, N. Y.

OCTOBER 1, 1871.

First Lien Mortgages on Real Estate	$271,952.29
U. S. 5-20 Registered Bonds	102,850.00
Canada Dominion Bonds	15,950.00
Loans on Collaterals	86,490.49
Interest and Rent Accrued	18,000.00
Real Estate, Furniture, &c	30,000.00
Cash in Bank and Vault	17,221.25
Uncollected Premiums, secured by Agent's Bonds	92,128.09
Net Assts, October 1, 1871	$635,192.12
Assets January 1st, 1871	$545,508.57
Increase in Nine Months	89,683.55

The following table shows the satisfactory progress of the Company since 1865:

1866, January 1st, the Net Assets were	$250,221.39
1867, " " " " "	302,038.94
1868, " " " " "	353,096.14
1869, " " " " "	406,096.15
1870, " " " " "	503,731.58
1871, " " " " "	545,508.57
1871, Nine Months, to October 1st	635,192.12
The Company has paid in Losses since its Organization	628,627.95

J. C. COOPER, President.

I. MUNSON, Secretary.

SOUND INSURANCE

For Dwelling Houses & Furniture.

NO LOSSES IN CHICAGO!

WATERTOWN FIRE INS. CO.

OF WATERTOWN, NEW YORK.

CASH CAPITAL, ...	$200,000.00
CASH SURPLUS, Oct. 20, 1871, .	120,576.14
TOTAL CASH ASSETS, . .	320,576.14

Hon. Norris Winslow, Pres't.
Jesse M. Adams, Sec'y.
C. H. Waite, Gen'l Agent.

This Company is confined by its Charter to risks not more hazardous than Dwelling Houses.

AGENCIES SOLICITED

In places where the Company is not now represented, in the States of NEW YORK, MICHIGAN, OHIO, MASSACHUSETTS and RHODE ISLAND.